



November 26, 2012

FOR IMMEDIATE RELEASE

## **RAYMOND JAMES BANK HIRES DESTIN-BASED RESIDENTIAL MORTGAGE CONSULTANT**

ST. PETERSBURG, Fla. – Raymond James Bank announced the hiring of mortgage consultant Todd Kallenbach in Raymond James & Associates' Destin, Florida branch.

In his role as mortgage consultant and assistant vice president, Todd provides tailored lending solutions to meet the needs of northwest Florida and southern Alabama homebuyers. He brings 15 years of financial services experience both as a mortgage originator and in a leadership role. His joining Raymond James Bank is a return to the financial services industry after serving four years as a biology teacher at Freeport High School in Walton County, Florida.

"I am so happy to return to my first true calling as a mortgage consultant and very pleased to be a part of Raymond James Bank's growing team of mortgage lending experts," said Kallenbach. "I look forward to guiding Florida Panhandle and Alabama residents through today's complex lending market and providing them with appropriate mortgage solutions."

Originally from Chicago, Todd regularly serves as a volunteer at ZooWorld in Panama City Beach.

For more information on mortgage products in northwest Florida and southern Alabama, contact Todd Kallenbach at (850) 837-1920 or [Todd.Kallenbach@raymondjames.com](mailto:Todd.Kallenbach@raymondjames.com) (NMLSR# 977363).

### **About Raymond James Financial, Inc.**

Raymond James Financial (NYSE-RJF) is a Florida-based diversified holding company providing financial services to individuals, corporations and municipalities through its subsidiary companies. Its four principal wholly owned broker/dealers – Raymond James & Associates, Inc., member New York Stock Exchange/SIPC; Raymond James Financial Services, Inc., member FINRA/SIPC; Morgan Keegan & Co., Inc., member FINRA/SIPC (branded as Raymond James | Morgan Keegan); and Raymond James Ltd., member Investment Industry Regulatory Organization of Canada/CIPF – have more than 6,300 financial advisors serving 2 million accounts in more than 2,600 locations throughout the United States, Canada and overseas. In addition, total client assets are approximately \$390 billion, of which approximately \$43 billion are managed by the firm's asset management subsidiaries.

### **Forward Looking Statements**

Certain statements made in this press release may constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements regarding management expectations, strategic objectives, business prospects, anticipated expense savings, financial results, anticipated results of litigation and regulatory proceedings, and other similar matters are subject to risks and uncertainties that could cause actual results or outcomes to differ materially from those expressed in the forward-looking statements, due to a number of factors, which include, but are not limited to, the integration of Raymond James' and Morgan Keegan's businesses including the diversion of management time on integration issues, or realizing the projected benefits of the acquisition, the inability to sustain revenue and earnings growth, changes in the capital markets, and other risk factors discussed in documents filed by Raymond James with the Securities and Exchange Commission from time to time, including Raymond James' 2011 annual report on Form 10-K and the quarterly report on Form 10-Q for the quarters ended December 31, 2011, March 31, 2012, and June 30, 2012, which are available on RAYMONDJAMES.COM and SEC.GOV. Any forward-looking statement speaks only as of the date on which that statement is made. Raymond James will not update any forward-looking statement to reflect events or circumstances that occur after the date on which the statement is made.

Products, terms and conditions subject to change. Subject to standard credit criteria. Property insurance required. Flood insurance required if property is located in a designated flood zone of "A" or "V."



For more information, please contact Shereen Sarthou at 727-567-2824.  
**Please visit the Raymond James Press Center at [raymondjames.com/media](https://www.raymondjames.com/media).**