



September 26, 2012

FOR IMMEDIATE RELEASE

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

ST. PETERSBURG, Fla. – Raymond James Bank announced the hiring of mortgage consultant April Brown, who will launch the bank's mortgage lending practice in Tenn. Brown is based in Knoxville.

Brown has more than 15 years of experience in the mortgage and wealth management industry and has extensive knowledge in residential and commercial banking. As the bank's new assistant vice president, mortgage consultant, Brown will manage liabilities and provide tailored mortgage solutions to homebuyers in eastern Tenn.

"I am thrilled to be joining Raymond James Bank and launching its expansion efforts in my home state," said Brown. "Local residents will benefit from the bank's client-first focus and the variety of solutions offered to meet just about any lending need."

Brown comes to Raymond James from Morgan Keegan, where she was a financial advisor. She earned a bachelor's degree from the University of Tennessee, Knoxville, and is licensed with her Series 7, 63 and 65 designations.

For more information on mortgage products in Tenn., contact April Brown at (865) 777-5876 or [April.Brown@RaymondJames.com](mailto:April.Brown@RaymondJames.com) (NMLSR# 546926).

### **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 6,000 financial advisors serving 2 million accounts in more than 2,500 locations throughout the United States, Canada and overseas. In addition, total client assets are approximately \$380 billion, of which approximately \$40 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](http://RAYMONDJAMES.COM) and [SEC.GOV](http://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."

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For more information, please contact Shereen Sarthou at 727-567-2824.  
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