



# COMMUNITY BANKING EXCELLENCE

## Your Community Bank's Legal Resource

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### Another Perspective



**Robert T. Braswell**  
President and Chief Executive Officer  
Carolina Bank

Mr. Robert T. Braswell is President and Chief Executive Officer of Carolina Bank. He has served in those roles since the bank was founded in 1996. In addition to leading a growing bank, Mr. Braswell is very involved with the North Carolina

Bankers Association (presently serving on its Board of Directors) and with the American Bankers Association.

Carolina Bank is headquartered in Greensboro, North Carolina. It began operations in 1996 under the name of Carolina Savings Bank. Currently, Carolina Bank has more than \$657 million in assets, 150 employees, eight full-service banking locations and one retail mortgage office located throughout central North Carolina.

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#### From the Editor

By [Timothy R. Moore](#)  
A welcome message from our executive editor.

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#### Eminent Domain: Who Will Have Their Way?

By [Nicholas P. Mooney II](#)  
A California investment firm and the City of Richmond, California may pose a new threat to the mortgage industry.

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#### Hold That ReFi!!

By [Casey H. Howard](#)  
Mortgage lenders should think twice before entering post-petition agreements with discharged

#### Be Careful What You Wish For

By [Hugh B. Wellons](#)  
The initial proposal for Basel III

#### Your Perspective



What do you think community banks are doing right in comparison to larger banks?



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#### Drive-Thru

*"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel." - Maya Angelou, Poet*



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debtors.

Capital Rules seems to be a bad match for the U.S. economy.

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