

## TD Bank names Lawrence team leader for commercial real estate

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TD Bank has promoted Stephen Lawrence to team leader Maine/N.H. in the commercial real estate department. A senior vice president, he will oversee loan production, underwriting and portfolio management of lending teams in Braintree, Mass., Portland, Maine and Manchester, N.H.

Lawrence joined TD Bank in 1997 and has 27 years of experience in banking, commercial lending and real estate. He previously served at TD Bank as the N.H. team leader and a relationship manager in commercial real estate. Lawrence is a member of the Greater Manchester Chamber of Commerce and the Real Estate Lenders Association.

A Bedford, N.H., resident, Lawrence serves on the board of directors and is the real estate committee chair for Capital Regional Development Council (CRDC); serves as the N.H. investment committee chair for the Northern New England Housing Investment Fund; and was recently appointed as a committee member on the Bedford Business Resource Group.

He is a 1982 graduate of Middlebury College in Middlebury, Vt. A native of Falmouth, Mass., Mr. Lawrence graduated from the Kent School in Kent, Conn., in 1978.

TD Bank's lending professionals are local bankers and they establish customer relationships focusing on service and the delivery of individualized financing solutions. Business owners and employees can bank during extended hours, seven days a week, in retail locations or via the Internet or phone 24 hours a day.

TD Bank, America's Most Convenient Bank, is one of the 15 largest commercial banks in the United States with \$160 billion in assets, and provides customers with a full range of financial products and services at more than 1,100 convenient locations from Maine to Florida. Effective April 16, 2010, TD Bank has acquired certain assets of Riverside National Bank of Florida, First Federal Bank of North Florida and AmericanFirst Bank, and currently operates under those trade names. TD Bank, N.A., is headquartered in Cherry Hill, N.J., and Portland, Maine. For more information, visit www.tdbank.com.

TD Bank, America's Most Convenient Bank, is a member of TD Bank Financial Group (TSX, NYSE: TD) of Toronto, Canada, a top 10 financial services company in North America and one of the few banks in the world rated Aaa by Moody's.

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