

THE MORTGAGE *Concierge Program*

The Mortgage Planning Package

We are mortgage planners.

We have developed a special process called The Mortgage Concierge Program.

It provides unique services and strategies to simplify the mortgage process and help you achieve your personal and financial goals.



Bill Tierney
Residential Lending Officer

Direct 636.736.3039
Bill_Tierney@fnbstl.com



Member Central Bancompany
Strong roots. Endless possibilities.™

12218 Manchester Road
Des Peres, MO 63105
www.fnbloan.com/BillTierney

Cell 314.477.3765
Fax 314.746.4609

The Bill Tierney Team

Welcome to First National Bank of St. Louis and the **Bill Tierney Team!**

We look forward to assisting you on your upcoming loan. I want to take a minute to explain our team structure. When we have exceeded your expectations, please feel free to tell your family, friends, and colleagues about us!

Jenny is my Loan Coordinator. Jenny will stay in touch with you as well during the process. She will let you know what we need from you to move forward with your loan request. She mails out your application package and prepares your application for processing. 314-835-3765 Jenny_Carbone@fnbstl.com

Pam is my Mortgage Loan Closer. Pam completes the loan process by gathering the proper documents for signature at the closing, including deeds of trust, property insurance papers, and title commitments. Pam ensures that all conditions for settlement have been met. After the settlement, she records all of the documents involved and submits the final package.

I know that my team can offer the best service possible to benefit you. By utilizing the team approach, there is always someone available to meet your needs. I look forward to a long and rewarding relationship with you!

Sincerely,



Bill Tierney
Residential Lending Officer

Our Relationship With You

The Mortgage Planning Package

This helps you gain greater clarity around how your personal financial situation impacts your home ownership goals.



The Mortgage Needs Analysis

We prepare a detailed assessment to help streamline the mortgage process, reduce your paperwork, and create greater certainty.



The Strategic Planning Session

We develop a strategic evaluation that helps you integrate the loan you select into your overall long and short term financial and investment plan, to minimize taxes, improve cash flow and minimize interest expense.



The Complete Mortgage Plan

We prepare a detailed, step-by-step plan to obtain the right mortgage and achieve your objectives.



The Unique Mortgage Experience

We provide a unique concierge experience designed to address any unforeseen obstacles and facilitate the smooth closing of your mortgage.



The Client For Life Program

The Mortgage Management System

We have designed a loan tracking and management process to ensure that your mortgage meets your changing needs and you have the most competitive loan terms over the life of your loan.

“We want to be **The Mortgage Planner** you refer your family and friends to.

Our goal is to take such great care of you and your loan that we earn not only your loyal business, but also your referrals to family and friends. Our success has been built by referral, one happy client at a time.”

THE MORTGAGE
Concierge Program

INFORMATION WORKSHEET

Government Monitoring: _____

BORROWER INFORMATION

Are You Married Single Separated

Full Name _____ Social Security Number _____

Current Home Address _____ Date of Birth _____

City _____ State _____ Zip _____

How long have you lived at this address? _____ Do you own or rent?

Please list a full 2 year residency history if less than 2 years are present address:

How Long: _____

Home phone # _____ Work phone # _____

Cell phone # _____ Email _____

If you currently rent an apartment or home, what is your monthly payment? \$ _____

EMPLOYMENT INFORMATION

Current employer _____ Are you self employed? Yes No

Employer address _____

City _____ State _____ Zip _____

Your title or job description _____ Years in this line of work _____

How long have you worked for your current employer? starting date _____

Please describe your compensation (hourly, salary, bonuses, commission, etc.)

Hourly \$ _____ / hour you work _____ hours a week

Salary \$ _____ / year Commission \$ _____ terms _____

Bonuses \$ _____ terms _____

Please list previous and/or secondary employment (we need two years total)

Employer _____ Previous Secondary Self employed? Yes No

Employer address _____

City _____ State _____ Zip _____

Your title or job description _____ Years in this line of work _____

What was your start date? _____ End Date? _____

Please describe your compensation (hourly, salary, bonuses, commission, etc.)

Hourly \$ _____ / hour you work _____ hours a week

Salary \$ _____ / year Commission \$ _____ terms _____

Bonuses \$ _____ terms _____

INFORMATION WORKSHEET

Government Monitoring: _____

CO-BORROWER INFORMATION

Are You ___ Married___ Single___ Separated

Full Name _____ Social Security Number _____

Current Home Address _____ Date of Birth _____

City _____ State _____ Zip _____

How long have you lived at this address? _____ Do you ___ own or ___ rent?

Please list a full 2 year residency history if less than 2 years are present address:

_____ How Long: _____

Home phone # _____ Work phone # _____

Cell phone # _____ Email _____

If you currently rent an apartment or home, what is your monthly payment? \$ _____

CO-BORROWER EMPLOYMENT INFORMATION

Current employer _____ Are you self employed? ___ Yes ___ No

Employer address _____

City _____ State _____ Zip _____

Your title or job description _____ Years in this line of work _____

How long have you worked for your current employer? starting date _____

Please describe your compensation (hourly, salary, bonuses, commission, etc.)

Hourly \$ _____ / hour you work _____ hours a week

Salary \$ _____ / year Commission \$ _____ terms _____

Bonuses \$ _____ terms _____

Please list previous and/or secondary employment (we need two years total)

Employer _____ ___ Previous ___ Secondary Self employed? ___ Yes ___ No

Employer address _____

City _____ State _____ Zip _____

Your title or job description _____ Years in this line of work _____

What was your start date? _____ End Date? _____

Please describe your compensation (hourly, salary, bonuses, commission, etc.)

Hourly \$ _____ / hour you work _____ hours a week

Salary \$ _____ / year Commission \$ _____ terms _____

Bonuses \$ _____ terms _____

INFORMATION WORKSHEET

LIQUID ASSETS

Checking Account Approx Balance \$ _____ Bank _____ Borrower _____ Co-Borr _____
Savings Account Approx Balance \$ _____ Bank _____ Borrower _____ Co-Borr _____
Retirement Account (401K) \$ _____ Bank _____ Borrower _____ Co-Borr _____
Other: Describe _____ \$ _____ Bank _____ Borrower _____ Co-Borr _____

REAL ESTATE OWNED

If you own your own home, what is the approximate current value? \$ _____
What year did you buy the home? _____ What was the approx. purchase price? _____
Annual Real Estate Taxes: _____ Insurance: _____
Are the insurance and property taxes escrowed as part of your monthly payment? __Yes __No
If you own a **vacation or second home**, what the approximate current value? \$ _____
What year did you buy the home? _____ What was the approx. purchase price? _____
Are the insurance and property taxes escrowed as part of your monthly payment? __Yes __No
What is the address? _____
If you own an **investment property**, what is the approximate current value? \$ _____
What year did you buy the home? _____ What was the approx. purchase price? _____
Are the insurance and property taxes escrowed as part of your monthly payment? __Yes__No
What is the address? _____

**If you own other properties, please provide a detailed schedule of real estate owned with the application.*

OTHER IMPORTANT INFORMATION

What is the year, make, and model of your car(s)?

Make _____ Model _____ Year _____
Make _____ Model _____ Year _____

How is your credit history?

___Excellent ___Good ___Average ___Challenged ___I have no credit history

Do any of these apply to you? ___Bankruptcy___Judgments ___Tax Lien ___Divorce ___Child Support

This worksheet is for pre-qualification purposes only.

It does not constitute loan application or commitment.

I authorize First National Bank of St. Louis to verify the information provided on this form
as to my credit and employment history.

Borrower Signature _____

Co-Borrower Signature _____

MORTGAGE PLANNING QUESTIONNAIRE

We have developed unique systems to evaluate your mortgage needs and assist you in determining the best mortgage for these needs based on qualification, how long you expect to have the loan, initial expense, cash flow, taxes, and overall total cost of the mortgage.

We are dedicated to providing you with the information you need to make an informed decision. This advisory service is much more than a competitive rate and points quote. Selecting the wrong mortgage program can cost you thousands of dollars and no single loan program is appropriate for every person.

Financing and acquiring real estate should be thought of as an integral part of your overall personal financial plan. To assist us in selecting the most appropriate and cost effective mortgage for your individual needs, please complete the questions below:

1. How would you like us to stay in contact with you? (check all that apply)
 email phone fax mail cell phone
2. Is this financing request for your
 primary residence second home investment property
3. How soon are you thinking of buying or refinancing?
 Immediately 2-6 months >6 months
4. If your primary residence: what is the best estimate for how long you might live in this home? 1-3 years 3-5 years 5-7 years 7-10 years 10 years+
5. How many years do you think you will have this loan?
 6-12 months 1-3 years 3-5 years 5-7 years 7-10 years 10 yrs+
6. Do you currently have any plans for major expenses in the next 12 months?
\$ New car \$ Home Improvements
\$ College \$ Rental properties
\$ Health \$ Other:
7. Please check the following if they are priorities as it relates to your mortgage financing.
 Determine maximum purchase price and/or loan I can qualify for
 Determine purchase price and loan amount appropriate for my income and lifestyle
 Obtain a targeted monthly mortgage payment amount \$
 Purchase a home within a specific budget, down payment, and closing costs
 Have ability to sell, pay down, pay off, or refinance home without penalty
 Maximize tax benefits
 Avoid mortgage insurance
 Qualify for new home prior to, or without sale of existing home
 Other

THE MORTGAGE
Concierge Program

8. Please check the following goals if they are a priority for you currently.

- | | |
|----------------------------------------------------------------|-------------------------------------------------------------------|
| <input type="checkbox"/> Improve Monthly Cash Flow | <input type="checkbox"/> Create a 6-12 Month Cash Reserve Account |
| <input type="checkbox"/> Maximize Education Savings | <input type="checkbox"/> Maximize Investment Contributions |
| <input type="checkbox"/> Maximize Retirement Savings | <input type="checkbox"/> Maximize Asset Portfolio Performance |
| <input type="checkbox"/> Live Comfortable on One Income | <input type="checkbox"/> Real Estate Investment Strategies |
| <input type="checkbox"/> Live Comfortable on a Fixed Income | <input type="checkbox"/> Asset Protection Strategies |
| <input type="checkbox"/> Tax Reduction Strategies | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Create a Comprehensive Financial Plan | |

9. If you currently rent, please provide us the name of your landlord and their contact information:

Name _____ Phone _____

10. Would you like to establish an escrow account for property taxes and/or insurance as part of your new loan?

Yes No, thanks (unless required)

11. If applicable, would you like information about repairing your credit? Yes No

12. Have you spoken with other lenders? Yes No

If yes, which loan program do you like best so far? _____

13. Do you have life insurance? Yes No If yes, how much? \$ _____

14. Please rate your current level of satisfaction in the following areas, on a scale of 1 to 10 (10 being best):

- Attorney - Legal advice
- Estate Plan - Asset protection
- Insurance - Life / Auto / Home
- Financial advisor - Investment strategy
- Income tax preparation and reduction strategies

15. If we can show you ways of building wealth faster or becoming debt free more quickly, would you be interested? Yes No, thanks


16. Are you interested in buying real estate for investment purposes?

Yes No, thanks

17. What is the maximum total monthly housing payment you would be comfortable with? \$ _____

THE MORTGAGE
Concierge Program

18. The chart below illustrates the trade-off between fixed and adjustable interest rates. Please indicate the best match based on your preference between a fixed and adjustable interest rate, by placing an "X" in the appropriate box.

A <input type="checkbox"/>	B <input type="checkbox"/>	C <input type="checkbox"/>
 Increasing Risk / Lower Interest Rates		
Conservative 30 or 15 year fixed rate Long term – No Volatility	Moderate – Predictable 3 to 10 year ARM Intermediate Fixed	Aggressive 1 month to 1 year ARM Lowest Market Rate

19. Do you have children? Yes No If yes, what are their ages? _____

20. What are your biggest challenges right now with respect to money?
 Need to save more Too much spending
 Need to make more money Too much credit card debt
 I pay too much tax Other _____

21. What is your current strategy for:
 (a) Affording college for your children? 529 plan Other _____
 (b) Having enough money to retire? 401K IRA Other _____
 (c) Having the money necessary to get through a financial setback?
 Savings Other _____

22. Please let us know who can we thank for referring you to us? _____

23. What did you like most or least about the last loan officer you worked with? _____

24. What else would you like to know about me/my company before you would consider allowing us to serve you? _____

25. If you and I were to meet after you closed your loan with First National Bank of St. Louis, what has to have happened for you to feel you have saved time and money, gained greater peace of mind, and achieved your overall objectives? _____

THE MORTGAGE

Concierge Program

26. Who else do you know that is thinking of buying or refinancing real estate?
Someone who wants/needs to refinance?
Someone who wants to buy investment properties?
Do you know anyone paying more than \$600 a month in rent?
Please provide their name and phone number if you would like us to contact them:

Name: _____ Phone: _____

THESE NEXT QUESTIONS ONLY APPLY IF YOU ARE REFINANCING

27. If property taxes are due, do you want to incorporate them into the loan amount or would you prefer to pay them out-of-pocket? In the loan Out-of-pocket
28. If there are closing costs, would you like to incorporate them into the loan amount or would you prefer to pay them out-of-pocket? In the loan Out-of-pocket
29. Do you want to receive any "cash out" as a result of this transaction (paying off credit cards, home improvements, investments, assisting a family member, etc.)?
If yes, how much? \$ _____
30. Would you like to set up a home equity line of credit as a part of this transaction?
 Yes No
31. Do you currently have a 2nd or 3rd mortgage or a home equity line of credit secured by your home? Yes No
If yes, do you want this loan/line to be paid off as a part of this transaction or do you wish to keep it if possible?
 Keep it Pay off and close it Set up new loan/line after
32. Is there a certain time of day that is better for you to close?
 Yes No If yes, when? _____

New Home Profile

We have created this profile to help you find just the right home. With this vital information your Realtor will use their computer data base to narrow your search; provide a list of homes for sale that match your profile; and help you find the perfect home.

Preferred Location (County)

St. Louis Jefferson St. Charles St. Louis City Franklin Other _____

Price Range From \$ _____ to \$ _____

Age Preference New Construction <10 years old <30 years old Other _____

Preferred Number of Bedrooms 1 2 3 4 5 more # _____

Preferred Number of Bathrooms 1 2 3 4 5 more # _____

Preferred Square Footage Between _____ and _____ square feet

Preferred Property Type Single Family Condo Townhome Farm Other _____

Preferred Home Style

1 Story A-Frame Colonial Mediterranean Tudor
 1.5 Story Bungalow Contemporary Mobile Home Victorian
 2 Story Cape Cod Log Split Level Other _____

Preferred Interior Features

Basement Finished Great Room Tile Floors
 Central Air Basement Hardwood Floors Workshop
 Den/Study Fireplace Laundry Room
 Family Room Formal Dining Natural Gas Heat Other _____
 Recreation Room

Preferred Garage 1 or more 2 or more 3 or more 4 or more attached parking

Preferred Exterior Features

Boat facilities Fenced Yard Horse facilities Spa Swimming pool Tennis court

Preferred Acreage <0.5 acres 0.5 or more 1.0 or more 2.0 or more 5.0 or more

Preferred School District _____ Private School _____

Preferred Schools Elementary Middle High College Other _____

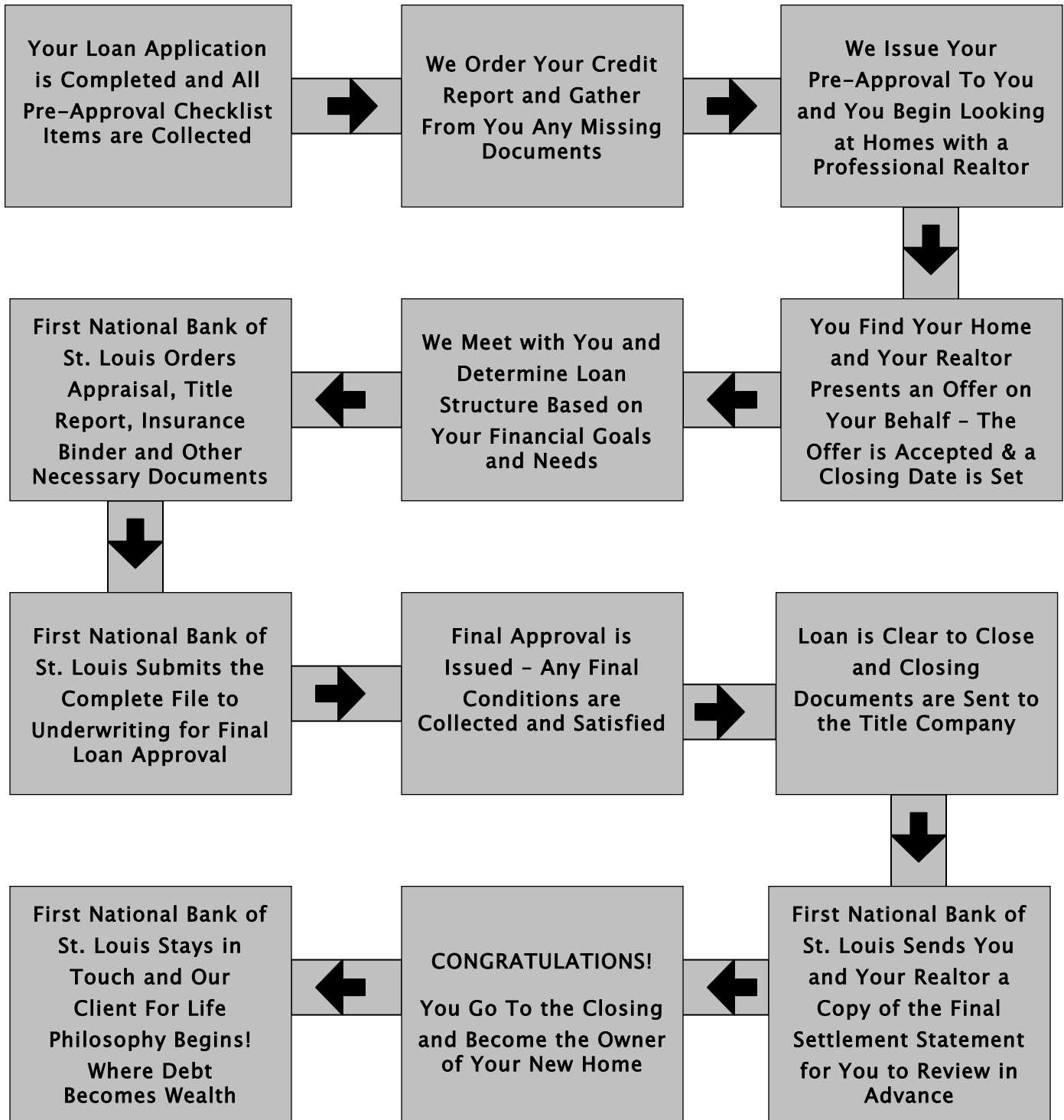
Is being close to work important? Yes No

If Yes, What city do you work in? _____

Do you have a preferred suburb where you want to live? _____

Other preferences? _____

THE PROCESS – For Buying A Home



TIPS FOR A SMOOTH LOAN APPROVAL

Here is a list of helpful tips to ensure an effortless loan process. These DO's and DON'Ts will help avoid any delays with your loan approval.

- DO continue making your mortgage or rent payments
- DO stay current on all existing accounts
- DO keep working at your current employer
- DO keep your same insurance company
- DO continue living at your current residence
- DO call us if you have any questions

- DON'T make a major purchase (car, boat, fur, jewelry, etc.)
- DON'T apply for new credit (even if you seem preapproved)
- DON'T open a new credit card
- DON'T transfer any balances from one account to another
- DON'T pay off charge offs without a discussion with us first
- DON'T pay off collections without a discussion with us first
- DON'T buy any furniture
- DON'T close any credit card accounts
- DON'T change bank accounts
- DON'T max out or over charge on your credit card accounts
- DON'T consolidate your debt onto 1 or 2 credit cards
- DON'T take out a new loan
- DON'T start on any home improvement projects
- DON'T finance any elective medical procedure
- DON'T open a new cellular phone account
- DON'T join a new fitness club
- DON'T pay off any loans or credit cards without discussing it with us first

If you encounter a special situation, it is best to mention it to us right away so we can help you determine the best way to achieve your goals.

Shopping Around?

Here's The Inside Scoop On How To Do It Right!

First: Make sure you are working with an experienced, professional Loan Officer. The largest financial transaction of your life is far too important to place into the hands of someone who is not capable of advising you properly and troubleshooting the issues that may arise along the way. But how can you tell?

Here are **FOUR** simple questions your lender **ABSOLUTELY** must be able to answer **CORRECTLY**. If they do not know the answers... run...do not walk...**RUN...TO A LENDER THAT DOES!**

1) What are mortgage interest rates based on?

The only correct answer is Mortgage Backed Securities or Mortgage Bonds, NOT the 10-year Treasury Note. While the 10-year Treasury Note sometimes trends in the same direction as Mortgage Bonds, it is not unusual to see them move in completely opposite directions.

DO NOT work with a lender who has their eyes on the wrong indicators.

2) What is the next Economic Report or event that could cause interest rate movement?

A professional lender will have this at their fingertips.

3) When Ben Bernanke and the Fed "change rates," what does this mean? And what impact does this have on mortgage interest rates?

The answer may surprise you. When the Fed makes a move, they are changing a rate called the "Fed Funds Rate." This is a very short-term rate that impacts credit cards, credit lines, auto loans, and the like. Mortgage rates most often will actually move in the opposite direction as the Fed change due to the dynamics within the financial markets. For more information and explanation, just give us a call.

4) What is happening in the market today and what do you see in the near future?

If a lender cannot explain how Mortgage Bonds and interest rates are moving at the present time, as well as what is coming up in the near future, you are talking with someone who is still reading last week's newspaper, and probably not a professional with whom to entrust your home mortgage financing.

Be smart...Ask questions...Get Answers!

More than likely, this is one of the largest and most important financial transactions you will ever make. You might do this only four or five times in your entire life...but we do this every single day. It is your home and your future. It is our profession and our passion. We are ready to work for your best interest!

Shopping Around? (Part II)

Here's The Inside Scoop On How To Do It Right!

Once you are satisfied that you are working with a top-quality professional mortgage advisor, here are the rules and secrets you must know to "shop" effectively.

IF IT SEEMS TOO GOOD TO BE TRUE, IT PROBABLY IS.

But you really did not need us to tell you that did you? Mortgage money and interest rates all come from the same places, and if something sounds really unbelievable, better ask a few more questions and find the hook. Is there a prepayment penalty? If the rate seems incredible, are there extra fees? What is the length of the lock in? If fees are discounted, is it built into a higher interest rate?

YOU GET WHAT YOU PAY FOR.

If you are looking for the cheapest deal out there, understand that you are placing a hugely important process into the hands of the lowest bidder. Best case; expect very little advice, experience, and personal service. Worst case; expect that you may not close at all. All too often, you do not know until it is too late that cheapest is not BEST. If you want the cheapest quote – head on out to the internet and we wish you good luck. Just remember that if you have heard any horror stories from family members, friends, or coworkers about missed closing dates, or big surprise changes at the last minute on interest rate or costs...these are often due to working with discount or internet lenders who may have a serious lack of experience. Most importantly, remember that the cheapest rate on the wrong strategy can cost you thousands more in the long run. This is the largest financial truncation most people will make in their lifetime. That being said – we are not the cheapest. Of course our rates and costs are very competitive, but we have also invested in the systems and team we need to ensure the top quality experience that you deserve.

MAKE CORRECT COMPARISONS.

When looking at estimates do not simply look at the bottom line. You absolutely must compare lender fees to lender fees, as these are the only ones that the lender controls. Make sure lender fees are not "hidden" down with title or state fees. A lender is responsible for quoting other fees involved with a mortgage loan, but since they are third party fees – they are often under-quoted up front by a lender to make their bottom line appear lower. They know many consumers are not educated to NOT simply look at the bottom line! APR? Easily manipulated as well, and worthless as a tool of comparison.

UNDERSTAND THAT INTEREST RATES AND CLOSING COSTS GO HAND IN HAND.

This means that you can have any interest rate that you want – but you may pay more in costs if the rate is lower than the norm. On the other hand, you can pay discounted fees, reduced fees, or even no fees at all – but understand that this comes at the expense of a higher interest rate. Either of these balances might be right for you, or perhaps somewhere in between. It all depends on what your financial goals are. A professional lender will be able to offer the best advice and options in terms of the balance between interest rate and closing costs that correctly fits your personal goals.

UNDERSTAND THAT INTEREST RATES CAN CHANGE DAILY, EVEN HOURLY.

This means that if you are comparing lender rates and fees – this is a moving target on an hourly basis. For example, if you have two lenders that you just cannot decide between and want a quote from each – you must get this quote at the exact same time on the exact same day with the exact same terms or it will not be an accurate comparison. You also must know the length of the lock you are looking for, since longer rate locks typically have slightly higher rates.

Again, our advice to you is to be smart. Ask questions. Get answers.

As you can imagine, we would not be encouraging you to shop around if we were not pretty confident that we feel we can give you a great value and serve you the very best.

Direct (636) 736-3039 www.fnbloan.com/BillTierney Fax (314) 746-4609

First National Bank of St. Louis



FAX

To:	Bill Tierney/Jenny Carbone	From:	
Fax:	314-746-4609	Phone:	
Phone:	636-736-3039	Fax:	
		Email:	
Pages:		Date:	

Message:

The first step in the Mortgage Concierge Program is for you to review the attached Mortgage Planning Package, complete the confidential financial overview and fax it to my office as soon as possible. This will start your loan approval process.

My team will follow-up personally with you and schedule a convenient phone appointment to review your home financing strategy. This step in the program is designed to help you better understand the loan process and determine which loan best meets your financial needs.

I look forward to discussing your strategy and option in greater detail.

Sincerely,

Bill Tierney
Residential Lending Officer

PRIVILEGED AND CONFIDENTIAL

This facsimile contains CONFIDENTIAL INFORMATION, which may also be LEGALLY PRIVILEGED and which is intended only for the use of the individual or entity named above. If the reader of the facsimile is not the intended recipient or the employee or agent responsible for delivering it to the intended recipient, you are hereby on notice that you are in possession of confidential and privileged information. Any dissemination, distribution or copying of this facsimile is strictly prohibited. If you have received this facsimile in error, please immediately notify the sender by telephone (collect) and return the original facsimile to the sender at 12218 Manchester Road, Des Peres, MO 63131 via the U.S. Postal Service. Thank you. 16