

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.



Frank Hrvojevic
Vice-President

Direct (773) 227-5151
fh@1stalliancebanc.com



2336 North Damen Ave. 1st Floor
Chicago, IL 60647
Office (773) 227-5151
Fax (773) 227-5252
www.1stalliancebanc.com

THE MORTGAGE
Concierge Program

1st Alliance Banc Corp. Team

Welcome to 1st Alliance Banc Corp.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!

Anna Krzeslak is our Loan Coordinator. Anna is the person to contact if I am unavailable. She can help answer all your questions. Anna helps determine the loan structure that best fits you and your ultimate scenario. She will also 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 locks in your interest rate and prepares your application for processing.

Angelica Salgado is our Mortgage Processor. Angelica submits your application to our underwriter and will clear any conditions she receives. Angelica will also set up your closing with the title company and is in contact with them throughout your loan process. She will also call you to schedule your closing.

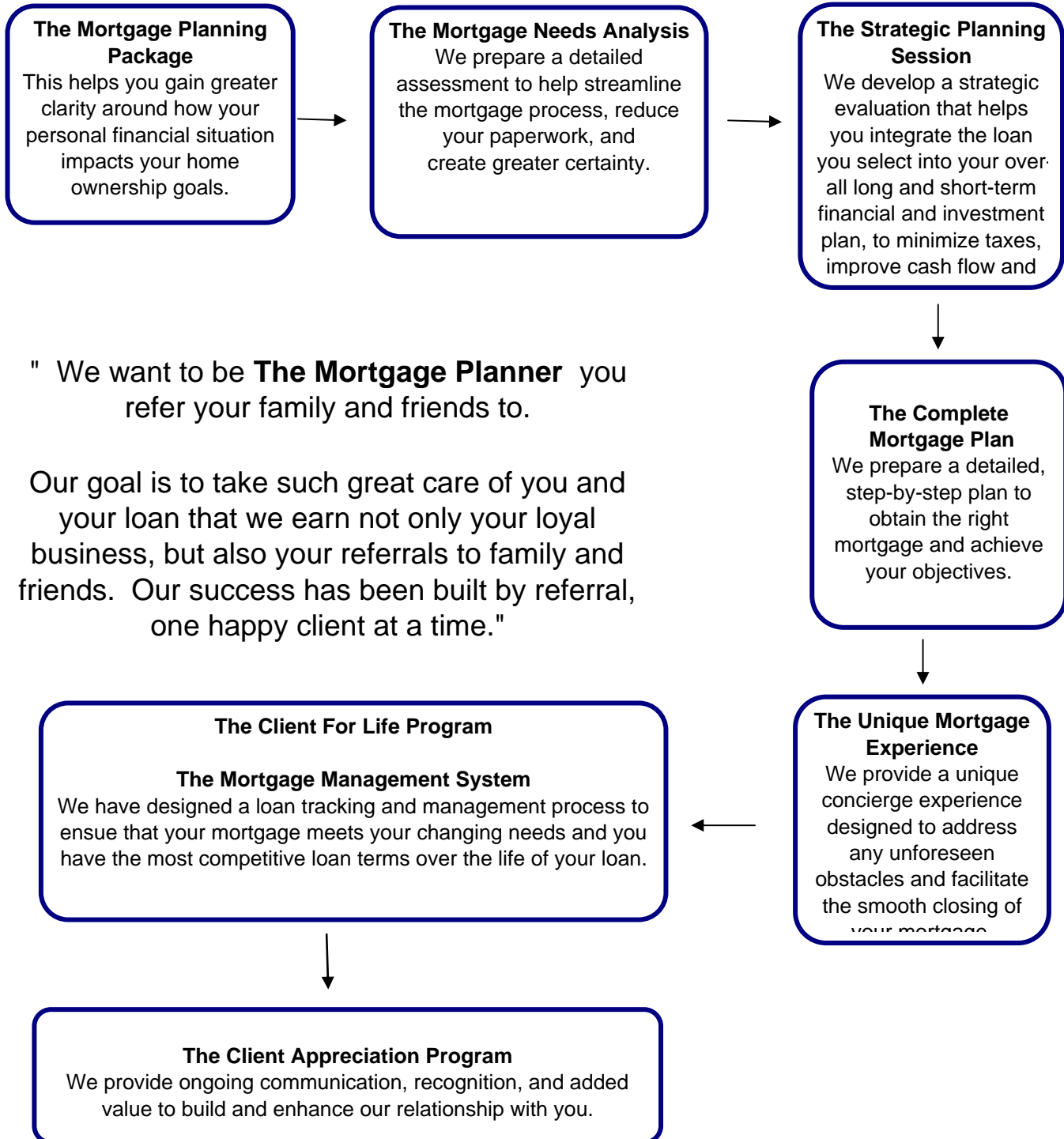
I know that our team can offer the best service possible to benefit our clients. By utilizing the team approach, there is always someone available to meet your needs. I look forward to long and rewarding relationship with you !

Sincerely,



Frank Hrvojevic
Vice-President

Our Relationship With You



" 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."

This is not a loan commitment form

LOAN APPLICATION FORM
BORROWER INFORMATION

Are you Married Single Divorced

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?

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? _____ years _____ months

Please describe your compensation Hourly Salary Bonus Commission Other

Hourly \$ _____ per hour your work _____ hours per week

Salary \$ _____ per year Commission \$ _____ terms _____

Bonuses \$ _____ Terms _____ Other: _____

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

Employer _____ Previous Self employed? Yes No

Employer address _____

City _____ State _____ Zip _____

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

Starting date: _____ End date: _____

Please describe your compensation Hourly Salary Bonus Commission Other

Hourly \$ _____ per hour your work _____ hours per week

Salary \$ _____ per year Commission \$ _____ terms _____

Bonuses \$ _____ Terms _____ Other: _____

THE MORTGAGE
Concierge Program

LOAN APPLICATION FORM

CO-BORROWER INFORMATION (If applicable)

This is not a loan commitment form

Are you Married Single Divorced

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?

Home phone # _____

Work phone # _____

Cell phone # _____

Email _____

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

CO-BORROWER EMPLOYMENT INFORMATION (if applicable)

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? _____ years _____ months

Please describe your compensation Hourly Salary Bonus Commission Other

Hourly \$ _____ per hour your work _____ hours per week

Salary \$ _____ per year Commission \$ _____ terms _____

Bonuses \$ _____ Terms _____ Other: _____

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

Employer _____

Previous Self employed? Yes No

Secondary

Employer address _____

City _____

State _____

Zip _____

Your title or job description _____

Years in this line of work _____

Starting date: _____ End date: _____

Please describe your compensation Hourly Salary Bonus Commission Other

Hourly \$ _____ per hour your work _____ hours per week

Salary \$ _____ per year Commission \$ _____ terms _____

Bonuses \$ _____ Terms _____ Other: _____

THE MORTGAGE
Concierge Program

LOAN APPLICATION FORM

LIQUID ASSETS

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

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? _____

Are the insurance and property taxes escrowed as part of your monthly payment? Yes No

If you own a vacation or second home, 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 an investment property, what is the approximate current value? \$ _____

What year did you buy the property? _____ 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 this 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

I hereby authorize 1st Alliance Banc Corp. to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize 1st Alliance Banc Corp. to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization. The information 1st Alliance Banc Corp. obtains is only used in the processing of my application for a mortgage loan.

Borrower Name: _____ Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

THE MORTGAGE
Concierge Program

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 a 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 the best so far? _____

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

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? \$ _____

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.

<p>A</p> <div style="border: 1px solid black; width: 100px; height: 40px; margin: 0 auto;"></div>	<p>B</p> <div style="border: 1px solid black; width: 100px; height: 40px; margin: 0 auto;"></div>	<p>C</p> <div style="border: 1px solid black; width: 100px; height: 40px; margin: 0 auto;"></div>
 <p>Increasing Risk / Lower Interest Rates</p>		
<p>Conservative 30 or 15 year fixed rate Long term-No volatility</p>	<p>Moderate - Predictable 3 to 10 years ARM Intermediate Fixed</p>	<p>Aggressive 1 month to 1 year ARM Lowest Market Rate</p>

THE MORTGAGE
Concierge Program

19. Do you have children? Yes No If yes, how many? _____ Age(s) _____

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? 401 K 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 1st Alliance Banc Corp., 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?

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 per month in rent?
Please provide their name and phone number if you would like us to contact them:
Name: _____ Phone: _____
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, thanks

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 part of this transaction or do you wish to keep it if possible?
 Keep it Pay off & 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)

- Cook Lake Dupage Will McHenry Kane Kendall
 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 Other _____
 1.5 Story Bungalow Contemporary Mobile Home Tudor
 2 Story Cape Cod Log Split Level Victorian

Preferred Interior Features

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

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 or more

Preferred School District _____ Private School _____

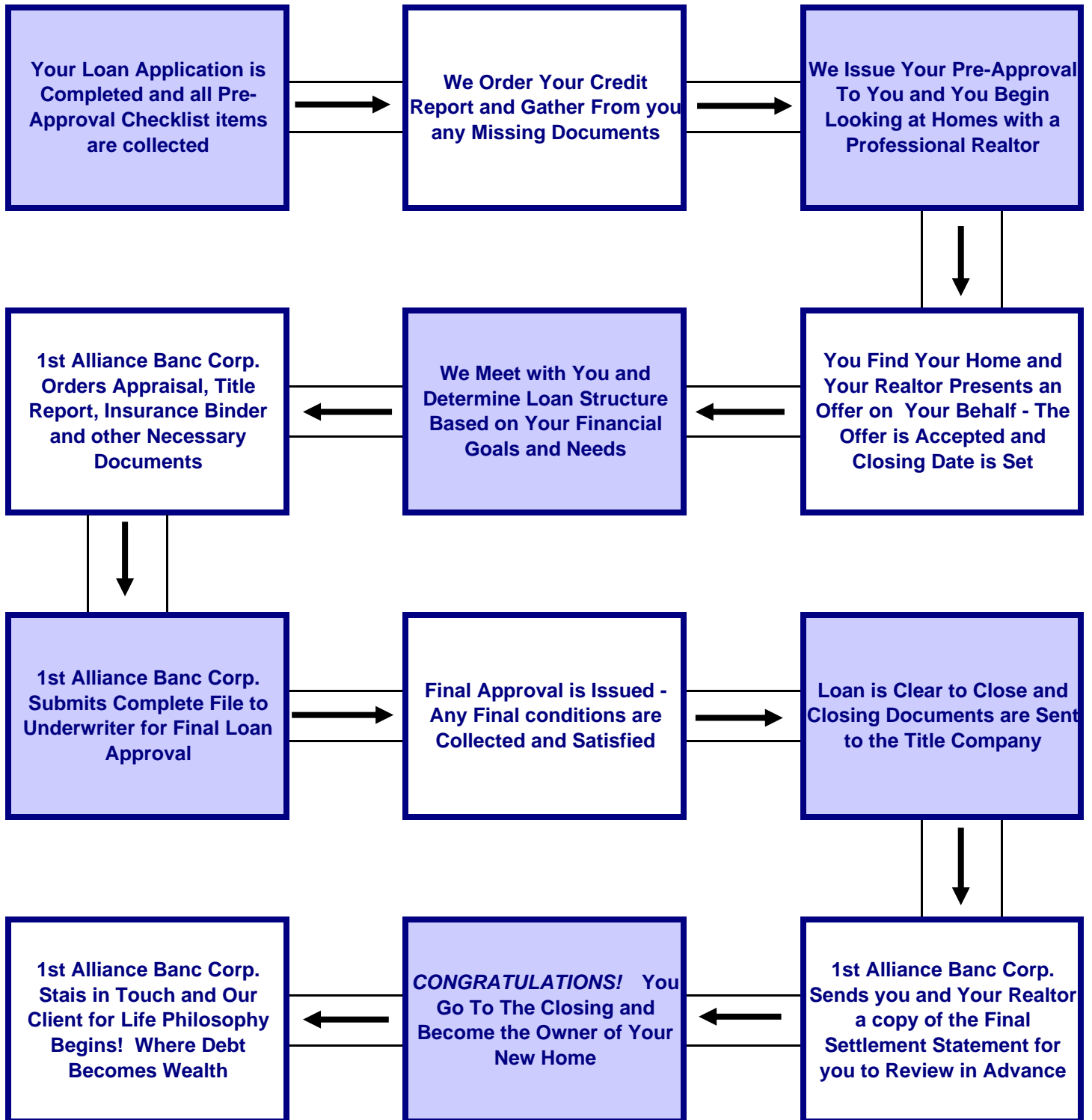
Preferred Schools Elementary Middle High College Other _____

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** continue to use your credit as normal
- **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 pre-approved)
- **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 any home improvement projects
- **DON'T** finance any elective medial 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 w/o discussing it with us

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 like 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... DON'T 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. For an up-to-date calendar of weekly economic reports and events that may cause rates to fluctuate, you can visit www.1stalliancebanc.com

3) **When Ben Bernanke and the Fed "changes 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's your home and your future. It's our profession and our passion. We're ready to work for your best interest!

Frank Hrvojevic
Vice-President

Shopping Around? (PART II)

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 didn't really 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 don't know until it's too late that cheapest isn't BEST. But if you want the cheapest quote - head on out to the Internet, and we wish you good luck. Just remember that if you've 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 transaction 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, don't 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. And make sure lender fees are not "hidden" down amongst the title or state fees - they are often under-quoted up front by a lender to make their bottom line appear lower, since they know that 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 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 can't 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 wouldn't be encouraging you to shop around if we weren't pretty confident that we feel that we can give you a great value and serve you the very best.

**Frank Hrvojevic
Vice-President**

1st Alliance Banc Corp.

Fax Transmittal Form

To:

Frank Hrvojevic
Vice-President
1st Alliance Banc Corp.
Phone: (773) 227-5151
Fax: (773) 227-5252

- URGENT
- FOR REVIEW
- PLEASE COMMENT
- PLEASE REPLY

From:

Name: _____

Phone: _____

Fax: _____

E-mail: _____

Date Sent: _____

Time Sent: _____

Number of pages including cover sheet: _____

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 for the Mortgage Needs Analysis. 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 am looking forward to the opportunity to discuss your loan options in greater detail. I appreciate you and value your business.

Sincerely



Frank Hrvojevic
Vice-President

CONFIDENTIALITY NOTE: The information contained in this facsimile message is being transmitted to and is intended only for the use of the individual named above. If the reader of this is not the intended recipient, you are hereby advised that any dissemination, distribution or copy of this facsimile is strictly prohibited. If you have received this facsimile in error, please immediately notify the sender by telephone and destroy this facsimile message.



2336 North Damen Ave. 1st Floor
Chicago, IL 60647
Office (773) 227-5151
Fax (773) 227-5252
www.1stalliancebanc.com