

**PAR
EAST**

**MORTGAGE
COMPANY**

Why Top Originators Choose PAR East?

Our Commitment

- Dedicated Sales Manager to answer questions, solve problems and coach you
- Extensive Originator Development Program
- Top Notch Back Office
- Technology that is miles above the rest
- State of the art meeting and closing facilities at our three branch offices
- Access to the best lenders in the business
- Established Attorney and Title Company relationships to add lightning to the mortgage process

Originator Development

- Kickoff Training Program
- Ongoing Weekly Sales Meetings
- Outside speakers to keep you sharp
- Auto generation of Post closing marketing
- Resource Library (DVD's, Tapes, books)

Back Office

- Better than 1 to 1 ratio of support staff to originators means that you WILL get someone on the phone to answer your question
- Sales Manager is available for structuring of tough loans, fighting for your files at the banks, providing you up to the minute information regarding changes at lenders and coaching you through the sales process
- Experienced underwriters to assure accuracy of files going to the bank. This means no more blow ups!
- Dedicated closing department to coordinate loan closing from commitment to funding, keeping you free to sell more.
- Data entry team to prepare marketing campaigns & business development mailers

The Best Lenders in the Business

We can place any of the following loans:

- Full Doc, Stated & No Doc
- Super Jumbo
- Private Banking
- Construction
- Reverse Mortgages
- FHA
- Lot Loans
- Commercial

We are a preferred broker with many of our lenders which decreases turn times and increases profits

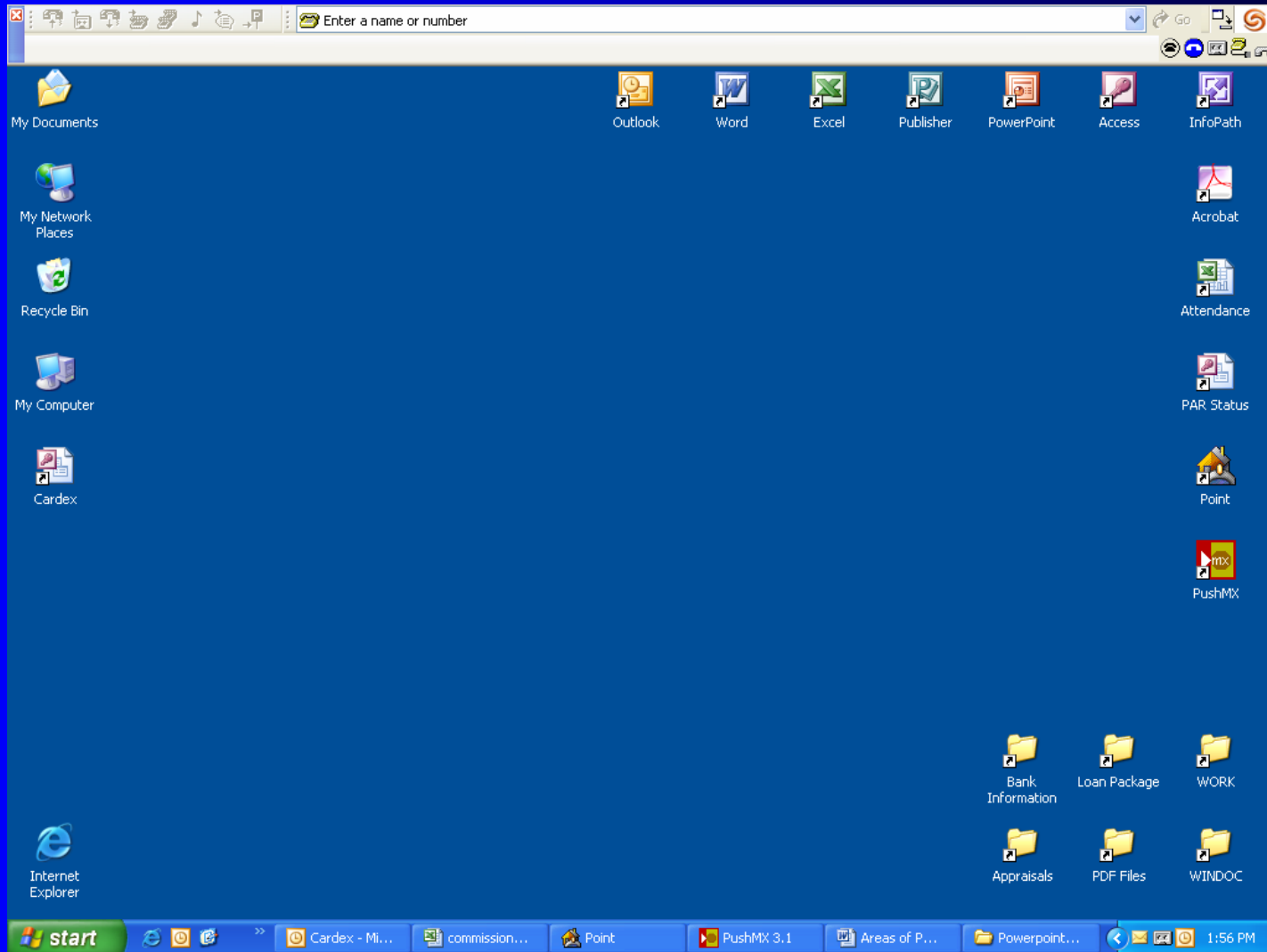
Work From Anywhere

All the tools are here via
WWW.PARDESKTOP.COM

- Email, Voicemail, Fax in your Outlook.
- Email is Blackberry compatible
- Rate sheets at the click of a button in Outlook
- Appraisals emailed and saved on desktop for future appraisal comps
- Customized pipeline management program for tracking loan progress
- Reverse Mortgage software
- Point Mortgage origination software
- Bank manuals and forms available
- Electronic Loan Packages

www.PARDesktop.com

A centrally managed desktop so you will never say “my computer is down.”



Incoming Faxing

Retrieve your faxes from anywhere because they go directly into an Outlook folder as an email

The screenshot shows the Microsoft Outlook interface with the 'Faxes' folder selected. The main pane displays a list of 73 items, each representing an incoming fax. The list is organized into columns: From, Subject, and Received. The 'From' column consistently shows 'PAR East Fax Server'. The 'Subject' column contains various messages, such as 'A new fax has arrived from (Par...)' and 'A new fax has arrived from 631...'. The 'Received' column shows dates and times, ranging from 7/6/2004 to 10/28/2004. The interface includes a standard menu bar (File, Edit, View, Favorites, Tools, Actions, Help) and a toolbar with icons for New, Reply, Forward, Send/Receive, Find, and Organize. The left sidebar shows the Outlook navigation pane with folders like Inbox, SPAM, Faxes, Calendar, and Training Calendar. The bottom taskbar shows the Start button, a taskbar with 'Doc1 - Microsoft Word' and 'Faxes - Microsoft Out...', and a system tray with the time '12:12 PM'.

From	Subject	Received
PAR East Fax Server	A new fax has arrived from (Par... inel 2	Thu 10/28/2004 3:33 PM
PAR East Fax Server	A new fax has arrived from (Par... inel 3	Tue 10/26/2004 4:27 PM
PAR East Fax Server	A new fax has arrived from (Par... inel 2	Wed 10/20/2004 3:28 PM
PAR East Fax Server	A new fax has arrived from (Par... inel 2	Fri 10/15/2004 1:44 PM
PAR East Fax Server	A new fax has arrived from 631 : of 1) on Channel 3	Wed 10/13/2004 1:11 PM
PAR East Fax Server	A new fax has arrived from 631 : of 1) on Channel 2	Fri 10/8/2004 4:40 PM
PAR East Fax Server	A new fax has arrived from 631 : of 1) on Channel 2	Thu 10/7/2004 12:00 PM
PAR East Fax Server	A new fax has arrived from 631 : of 1) on Channel 2	Mon 10/4/2004 12:05 PM
PAR East Fax Server	A new fax has arrived from 3102 of 1) on Channel 2	Wed 9/29/2004 5:03 PM
PAR East Fax Server	A new fax has arrived from (Par... inel 2	Wed 9/29/2004 4:29 PM
PAR East Fax Server	A new fax has arrived from (Par... inel 3	Thu 9/23/2004 2:34 PM
PAR East Fax Server	A new fax has arrived from 1631 of 1) on Channel 3	Wed 9/22/2004 3:06 PM
PAR East Fax Server	A new fax has arrived from (Par... inel 2	Wed 9/22/2004 2:14 PM
PAR East Fax Server	A new fax has arrived from (Par... inel 2	Fri 9/17/2004 5:00 PM
PAR East Fax Server	A new fax has arrived from 5165 of 1) on Channel 2	Tue 9/14/2004 1:08 PM
PAR East Fax Server	A new fax has arrived from 5165 of 1) on Channel 3	Tue 9/14/2004 1:02 PM
PAR East Fax Server	A new fax has arrived from 5165 of 1) on Channel 3	Tue 9/14/2004 12:58 PM
PAR East Fax Server	A new fax has arrived from 3055 of 1) on Channel 2	Tue 8/24/2004 9:47 AM
PAR East Fax Server	A new fax has arrived from 5165 of 1) on Channel 2	Mon 8/23/2004 7:53 PM
PAR East Fax Server	A new fax has arrived from (Par... inel 3	Mon 8/23/2004 4:03 PM
PAR East Fax Server	A new fax has arrived from (Par... inel 3	Mon 8/16/2004 10:53 AM
PAR East Fax Server	A new fax has arrived from 6316 of 1) on Channel 3	Thu 8/12/2004 3:50 PM
PAR East Fax Server	A new fax has arrived from 6313 of 1) on Channel 2	Fri 8/6/2004 5:09 PM
PAR East Fax Server	A new fax has arrived from 631 : of 1) on Channel 2	Fri 8/6/2004 12:23 PM
PAR East Fax Server	A new fax has arrived from CHA /-NO (Part 1 of 1) on Channel 3	Fri 7/30/2004 11:46 AM
PAR East Fax Server	A new fax has arrived from CHA /-NO (Part 1 of 1) on Channel 3	Fri 7/30/2004 11:41 AM
PAR East Fax Server	A new fax has arrived from (Par... inel 2	Tue 7/27/2004 11:28 AM
PAR East Fax Server	A new fax has arrived from 631 of 1) on Channel 2	Tue 7/27/2004 9:42 AM
PAR East Fax Server	A new fax has arrived from (Par... inel 2	Mon 7/26/2004 5:11 PM
PAR East Fax Server	A new fax has arrived from 631 of 1) on Channel 3	Mon 7/26/2004 3:37 PM
PAR East Fax Server	A new fax has arrived from 1516 of 1) on Channel 3	Fri 7/16/2004 4:23 PM
PAR East Fax Server	A new fax has arrived from (Par... inel 3	Fri 7/16/2004 10:57 AM
PAR East Fax Server	A new fax has arrived from 3103 of 1) on Channel 2	Mon 7/12/2004 3:47 PM
PAR East Fax Server	A new fax has arrived from (Par... inel 2	Mon 7/12/2004 11:00 AM
PAR East Fax Server	A new fax has arrived from (Par... inel 2	Fri 7/9/2004 1:39 PM
PAR East Fax Server	A new fax has arrived from (Par... inel 2	Fri 7/9/2004 10:08 AM
PAR East Fax Server	A new fax has arrived from (Par... inel 3	Tue 7/6/2004 11:19 AM

Rate Sheets

Emailed directly to your Outlook

Bank of America - Microsoft Outlook

File Edit View Go Tools Actions Help Adobe PDF

Type a question for help

GoToMeeting Meet Now Schedule Meeting

Shortcuts

- Rate Sheets
 - 1st Magnus
 - Amtrust
 - Astoria
 - Aurora
 - Bank of America
 - Capstar
 - Chase
 - Chevy Chase
 - CitiBank
 - Emigrant
 - Flagstar
 - Greenpoint
 - Homecomings
 - HSBC
 - Hudson City
 - Interfirst
 - Luxury Mortgage
 - Lydian
 - Mortgage IT
 - National City
 - National Co-op
 - Peoples
 - Sovereign
 - Suntrust
 - Thornburg
 - Vertice
 - Wachovia
 - WAMU
 - Webster
 - Wells Fargo

Bank of America

Arranged By: Date Newest on top

Today

- WholesaleMtgRates@BankofAmerica.com 10:22 AM
Bank of America Wholesale Rate Sheet or Guideline Supplem...
- WholesaleMtgRates@BankofAmerica.com 10:03 AM
Bank of America Wholesale Rate Sheet or Guideline Supplem...
- Received: Tue 9/4/2007 10:03 AM
Subject: Bank of America Wholesale Rate Sheet or Guideline Supplement
Size: 156 KB
- WholesaleMtgRates@BankofAmerica.com
Bank of America Wholesale Rate Sheet or Guideline Supplem...
- WholesaleMtgRates@BankofAmerica.com Fri 8/31
Bank of America Wholesale Rate Sheet or Guideline Supplem...
- WholesaleMtgRates@BankofAmerica.com Thu 8/30
Bank of America Wholesale Rate Sheet or Guideline Supplem...
- WholesaleMtgRates@BankofAmerica.com Thu 8/30
Bank of America Wholesale Rate Sheet or Guideline Supplem...
- WholesaleMtgRates@BankofAmerica.com Wed 8/29
Bank of America Wholesale Rate Sheet or Guideline Supplem...
- WholesaleMtgRates@BankofAmerica.com Tue 8/28
Bank of America Wholesale Rate Sheet or Guideline Supplem...
- WholesaleMtgRates@BankofAmerica.com Tue 8/28
Bank of America Wholesale Rate Sheet or Guideline Supplem...
- WholesaleMtgRates@BankofAmerica.com Tue 8/28
Bank of America Wholesale Rate Sheet or Guideline Supplem...
- WholesaleMtgRates@BankofAmerica.com Mon 8/27
Bank of America Wholesale Rate Sheet or Guideline Supplem...
- WholesaleMtgRates@BankofAmerica.com Mon 8/27
Bank of America Wholesale Rate Sheet or Guideline Supplem...

Bank of America Wholesale Rate Sheet or Guideline Supplement
WholesaleMtgRates@BankofAmerica.com

Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

To: Pattiann Brochard

Attachments: rates1305.pdf (309 KB)

Right-click here to download pictures. To help protect your privacy, Outlook prevented automatic download of this picture from the Internet.

Attached is your updated Bank of America Wholesale Rate Sheet or Guideline Supplement. Please contact your Account Executive with any questions.

Rapid Processing
Smoother process. Faster turn times.

Rapid Processing Highlights

- Less paperwork

373 Items Online

start Point Powerpoint Stuff Microsoft Power... 2 Internet Expl... Bank of America ... 1:53 PM

Electronic Loan Packages

Customized on your desktop for emailing your clients

Adobe Acrobat - [Romanzi Custom Package.pdf]

File Edit Document Tools View Window Help

158%

PAR East Mortgage Application Checklist
(Please Do Not Send Original Documents!)

Name: Jerry Lack David Fettes Date: 10/14/2004

ALL APPLICANTS:

- Completed Loan Application Form.
- Sign all attached disclosure forms.
- Copy of Drivers License (As per Patriot Act, 2003)

FEES TO BE PAID AT APPLICATION:
(Payment to be made at time of application. **If planning of using a credit card, you must fill out the attached form.**)

<input checked="" type="checkbox"/> Appraisal: (Estimated)	\$	<u>400.00</u>
<input checked="" type="checkbox"/> Application Fee:	\$	<u>250.00</u>
<input checked="" type="checkbox"/> Total Due:	\$	<u>650.00</u>

PURCHASES:

- Copy of fully executed sales contract.
- Copy of cancelled down payment check. (front/back)
- Copy of Survey and Certificate of Occupancy.
- Name, address & telephone number of your attorney.

INCOME:

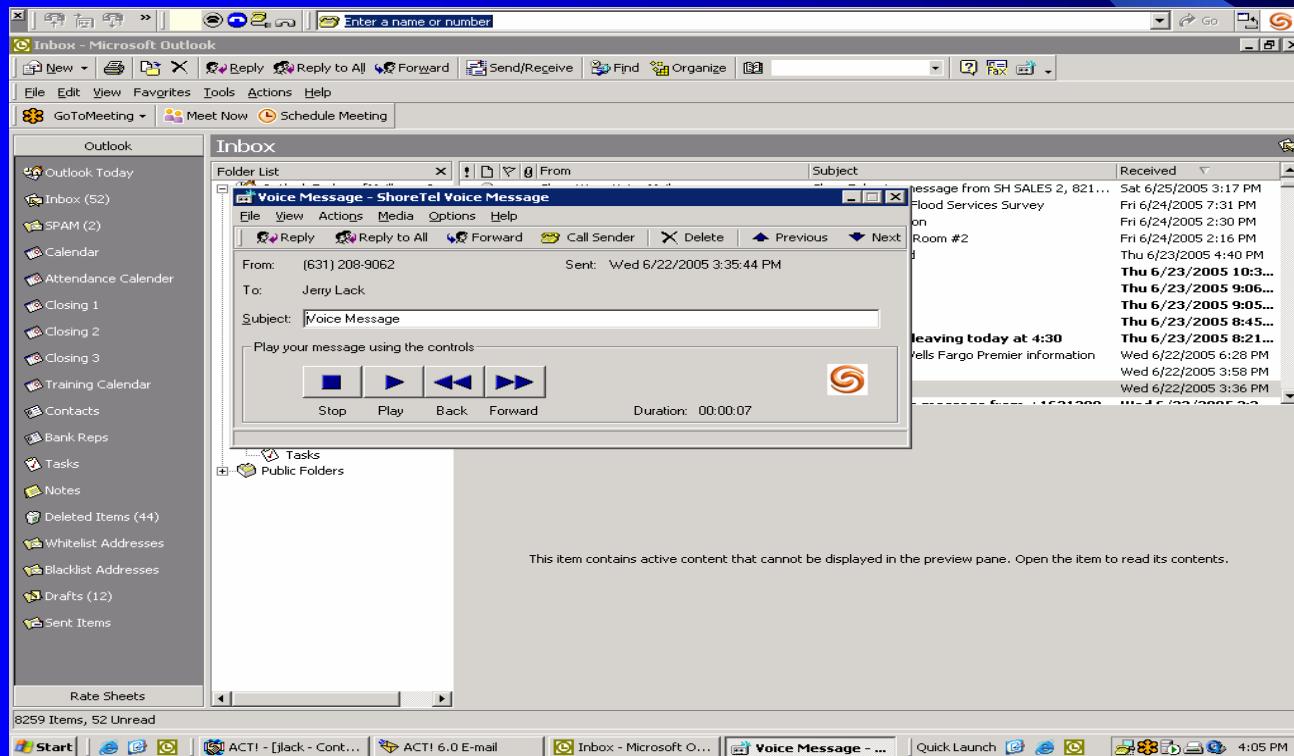
- 30 Days of most recent paystubs.
- W-2's from the last **2 Years**.
- Previous **2 Years** signed Federal Personal Tax Returns with W-2's and all schedules.
- Previous **2 Years** signed Federal Business Tax Returns with all schedules.
- Provide last **2 Years** K-1's for all partnerships and S Corporations. If K-1's reflect 25% or more ownership interest, also include **2 Years** signed business tax returns with all schedules.
- Current year-to-date Profit & Loss Financial Statement.
- Name, address and telephone number of your accountant.
- Social Security / Pension Awards letter stating the amount and frequency, and that the duration will continue for at least 3 more years.

2 of 6 8.5 x 14 in

Start Doc1 - Microsoft Word Loan Package Adobe Acrobat - [Ro... 12:17 PM

Unified Voice Mail / Phone

- Any phone, at any desk, can become your extension
- 5 phone modes allow your phone to find you anywhere
- Voice Mail's are received as emails in outlook and can be retrieved through any computer



PUSH MX

Pipeline management at your fingertips

The screenshot displays the PushMX 3.1 application window. At the top, there is a search bar and navigation buttons. Below this is a menu bar with options like File, Configuration, Communications, Tools, and Help. A toolbar contains icons for Search, Reminder, Refresh, Hide Details, Reports, Lead Mgmt, Logout, and Exit. The main area is titled "Pipeline Summary" and shows a table of loan applications. The table has columns for Applicant, COE, Amount, Status, Purpose, Progress, Notifications, Rate, Loan Officer, and Processor. The "Progress" column uses a series of colored squares to indicate the status of each step. Below the table is the "Application Details" section, which includes a list of milestones (Open, Submit, Approve, Docs, Fund, Close, Post-Close) and a "Rate Lock expires" date of 05/12/2006. The "Notes" section on the right contains a list of communication logs with dates and times.

Applicant	COE	Amount	Status	Purpose	Progress	Notifications	Rate	Loan Officer	Processor
Michael	6/1/2006	\$237,500.00	Open	Purchase	1 0 0 0 0 0 0 0	5	7.625 %	Andy Piver	Kim Fitzgerald
Michael	6/1/2006	\$1,900,000.00	Open	Purchase	1 1 1 1 0 0 0 0	8	6.750 %	Andy Piver	Kim Fitzgerald
Julie Berger	4/26/2006	\$615,000.00	Submit	Cash-out Refi	1 1 1 1 1 1 1 1	9+ 5	6.750 %	Lucille Jaccarino	Julie Berger
Geoffrey	6/1/2006	\$600,000.00	Approve	Purchase	1 1 1 1 0 0 0 0	8	7.625 %	Patti Frank	Kim Fitzgerald
Geoffrey	5/8/2006	\$2,000,000.00	Open	Purchase	1 1 1 1 1 1 1 1	9+	5.875 %	Patti Frank	Kim Fitzgerald
Alan F...	4/28/2006	\$825,000.00	Post-Close	Purchase	1 1 1 1 1 1 1 1	5	5.875 %	Andy Piver	Brendon Prado
Alan F...	4/28/2006	\$165,000.00	Post-Close	Purchase	1 1 1 1 1 1 1 1	5	7.500 %	Andy Piver	Brendon Prado
Kim Ge...	6/12/2006	\$228,000.00	Approve	Purchase	1 1 1 1 0 0 0 0	8	7.250 %	Danny Leyser	Shannon Beyer

Application Details

Proc | LO | Uw | Asst | **All**

- Open (04/12/2006)
- Submit (-27 d)
- Approve (-15 d)
- Docs (-20 d)
- Fund (-12 d)
- Close (-13 d)
- Post-Close (+2 d)

Milestone Name: Open

Actual Completion: 04/12/2006 1:02:38 PM

Last Modification: 05/01/2006 9:50:54 AM

Last Modification By:

Rate Lock expires: 05/12/2006

Refresh Update Add Task Delete Task

USER: Mark Poitras

Notes | Team | Cond | Contact | Finance | Misc

Add Print

04/27/2006 12:26 From: Lucille Jaccarino
LJ - Mark Poitras called to say file was submitted as a cash

04/27/2006 12:19 From: Mark Poitras
Lorraine - I called Lorraine and asked her to see if they can

04/26/2006 15:04 From: Lucille Jaccarino
LJ - Sent copy of appraisal to client.

04/25/2006 10:29 From: Julie Berger To: Lucille Jaccarino, Patti Frank

Conclusion

- Strong commitment to originator development
- Best back office in the business
- Dedicated to cutting edge technology
- First class facilities
- Terrific lender relationships
- Work from anywhere with our technology
- Completely interactive computer desktops
- Custom pipeline management
- Marketing and referral systems in place
- **Earn more at PAR East Mortgage**