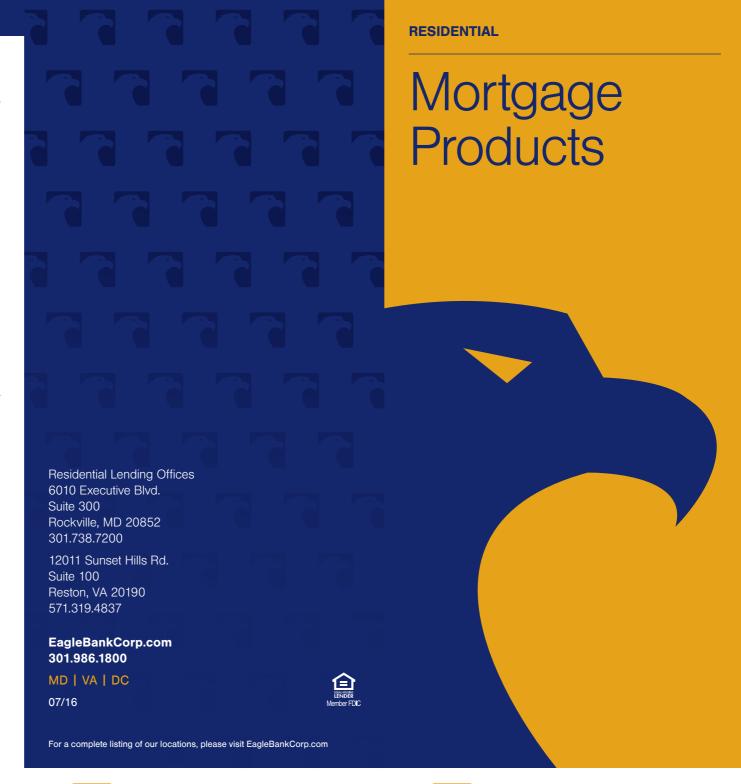
INFORMATION NEEDED WITH YOUR APPLICATION

- 30 days of paystubs and the last two years' W-2s
- Two years of tax returns if self-employed or commissioned (all pages)
- Two months of bank statements and copies of all asset statements: 401(k), IRA, TSP, etc. (all pages)
- Names and addresses of each employer in the past two years and residency history for the past two years
- Full name, address, Social Security number, and date of birth for all parties on the loan
- Addresses of and loan information on other real estate you own

With EagleBank, you get the responsiveness of a local community bank and the security of a federally insured, equal-housing lender.

LENDER COMPARISON

	BROKER	MORTGAGE COMPANY	EAGLEBANK
Takes Application and Processes Loan	Х	Х	Х
In-House Underwriting		X	Χ
Prepares Closing Papers		X	X
Federally Insured			X
Numerous Money Sources	Х	Х	Х
Provides Funds for Closing			X







We are ready to lend. And eager to inform.

With an EagleBank mortgage loan, you get much more than the funds you need. You get answers. The benefit of our years of experience. The personalized attention and local decision making of a community bank. And the peace of mind of working with a well-established, federally insured lender.

EagleBank brings you a strong combination of advantages

The best people. We hire the best loan professionals in the area, including top-quality managers with strong local ties and lots of experience.

The latest options. In addition to using the latest technology, we're always ready to help you take advantage of innovative loan programs—but only if they make sense for your situation.

A lasting relationship. We're more than a lender; we're your financial partner, eager to help—even long after closing on your loan. Have a question, but you don't need a new loan? That's just fine. Please call us.

THE BEST OF BOTH WORLDS

With EagleBank, you get the flexibility of a mortgage broker and the accountability of a bank—at competitive rates.

EagleBank maintains special correspondent relationships with several major banks and mortgage lenders around the country. Every day, we monitor these banks to find the best rate and program for each of our customers.

Just like a mortgage broker? Yes and no. We shop rates from various sources to find you the best deal. But that's where the similarity ends. Because we are a bank:

- We close and fund loans ourselves. If something comes up at the last minute, we're right here in the neighborhood to take care of it. And we don't have to plead with the lender; we are the lender.
- Our sources lend to us for less. We obtain mortgage funds at a bank-to-bank rate that makes us even more competitive.
- You can count on us. As a bank, we have to meet the
 highest standards of accuracy and ethical practices. Yes, it's
 required; but we'd do it anyway. Because it's simply the right
 way to conduct business.

With EagleBank, you get competitive pricing, a variety of choices, personal attention, and the security of dealing with a bank, not merely a broker.

CHECK WITH US FIRST FOR:

- Second trust home equity lines up to 85% CLTV
- Second trust loans as high as 90% CLTV

YOUR LOCAL LENDING EXPERTS

Not only are we a leading local lender; we're a wellestablished financial organization at your fingertips and in your neighborhood. Once you experience the personal attention and professional expertise of the EagleBank mortgage loan process, it would be our pleasure to help with all your personal and business banking needs, including:

- · Business Loans
- · Lines of Credit
- Commercial Real Estate Loans
- · Consumer Loans
- · Cash Management Services

Give us a call so we can get acquainted. It's a local number. Because we're your local lending experts who care about your needs, listen to your concerns, and work hard to get you the best possible mortgage loan for you and your family.

LOAN PROGRAM OPTIONS

Able to lend in most states, we offer an extensive selection of products, featuring fixed-rate and adjustable-rate loans as well as interest-only options.

- Conventional, FHA, VA financing options
- · Jumbo and Super Jumbo loans
- · Extremely competitive rates and terms
- First-time homebuyer options with 100% financing; conventional loans to 97%
- Second trust home equity lines up to 85% CLTV
- · Second trust loans as high as 90% CLTV
- · Second home and investment property financing
- · Construction loan options
- · Bridge loans