

UPCOMING SPEAKERS SCHEDULE

July 25th – Sandy Kessinger of Bank Midwest is hosting us at Brumble Forest Park in Grandview, MO talking about business lending, current banking challenges, and the outlook for the next few years. See map for directions on Page 3.

August 1st – Jennifer Shelton of Jennifer Shelton Balance will bring us all “back into balance” at the Deer Creek Country Club – see map for directions.

THIS WEEK'S TRIVIA QUESTION:

Who played Deep Throat in “All The President’s Men“?

UPCOMING DATES TO REMEMBER

Sept. 19th – PBC Annual Golf Tourney and After Hours event – this year at Deer Creek Golf Club – details to follow.

Dec. 7th – Prospectors Annual Christmas Party at Deer Creek Country Club – details to follow

QUOTE OF THE WEEK:-

The man who says he is willing to meet you halfway is usually a poor judge of distance.

~Author Unknown

Answer to Last Week's Trivia Question:

The man who headed the Gestapo during WWII was Heinrich Himmler.

“The Sun Will Come Out Tomorrow, Bet Your Bottom Dollar.....”

The real estate industry has dawned a new day. Things seem brighter. People are happier, the crisis is easing, and prices are gaining ground again. It has been reported that sales are gaining strength, and we are at a crossroads in fact.

So who do you turn to after beginning the process with your RE agent? You need to get your finances in order, and be ready to offer what you need to in order to get the house you want. Who better equipped to handle your requests than **Ann Wilkinson of Wells Fargo Home Mortgage.**

Ann has been mastering her craft since her mid-20's. Everything she has done has built upon what she has learned over the years.

She began early on dealing with mortgage loans and tax bills, working her way into becoming a loan officer. She realized that just maybe, she could do this herself, and in 1997, opened her own mortgage loan office. At her height, she had 12+ employees.

Ann learned lots from her personal experience, like that lenders need to scrutinize loans better, and that future homeowners need to budget for their individual circumstances. She

says that if we came to her now, that we would hate her, because now they require they know EVERYTHING about you! Every little minute transaction detail you make. Every purchase. Any legal snafu you have had in your life.

She shared how the mortgage rates had hit an all-time low earlier this year, and now have risen almost 3 points to approx. 5%, and now back to under 4%. The biggest changes for her has occurred when ALL bank officers have had to register with the FBI, including fingerprinting and background checks.

As you would imagine, there were lots of Q & A that focused on each of our individual circumstances. Ann did her best to answer those concerns.

We do not know how fortunate we are to have someone of Ann's expertise here to guide us and help us get the best information we can to make an educated decision when it comes to buying a new property or refinancing one. Thanks Ann for being there for us all.

Be sure to “LIKE” our Facebook page online.

<http://www.facebook.com/ProspectorsClub>
Also be sure to **SHARE** our page with all **YOUR** friends

WE ARE MEETING AT BRUMBLE FOREST PARK THIS WEEK !!

ATTENDANCE & THANK YOU'S

| | |
|-----------------------|--|
| ✓ Adams, Linda | Pickering, O'Bryan, Williamson, Dayal, Steiniger, Goodheart |
| ✓ Airey, Doug | Darby |
| Ashurst, Amy & Chase | |
| Beckner, Pat | |
| ✓ Bell, Jim | Heriford, Williamson, Phar, Ashurst, Sirna, Oettmeier, Knapp |
| ✓ Boehringer, Kevin | Beckner, Sirna |
| ✓ Bovard, Zach | Phar, Steiniger, Oettmeier, Hutchison, Knapp |
| Cunningham, Rick | |
| Darby, Mike | |
| Dayal, Vivek | |
| Douglas, Kyle | |
| Eidson, Ken | |
| Emerson, Bill | |
| ✓ Felton, Sean | Sirna, Shelton |
| ✓ Foster, Rod | Wolverton, Heriford, Douglas, Pickering |
| ✓ Giordano, Phil | Sirna, Douglas, Williamson, Hardin |
| ✓ Goodheart, Alan | Eidson, Stone, Sirna, Airey, Steiniger, The Ashurst's |
| Goodheart, Bruce | |
| ✓ Hardin, Das | Pickering, Giordano, Turner |
| ✓ Hawkins, Darryl | York, Sirna |
| ✓ Heriford, Alan | Knapp, Spencer, Bell, Douglas, Steiniger, Wolverton, Shelton, Sirna, Phar |
| ✓ Holk, Dan | Darby |
| Holland, Ed | |
| ✓ Hutchison, Ed | Goodheart, Steiniger, Darby, Wolverton |
| ✓ Kessinger, Sandy | Sirna, Giordano, Morgan, Williamson |
| ✓ Knapp, Bruce | Ashurst, Beckner, Bell, Kessinger, Mellott, Spencer, Steiniger, Wilkinson, Williamson, Heriford, |
| Wolverton, | |
| ✓ Ladegaard, Arlene | Mortko, and all who was involved in the Gangster Tour |
| ✓ Mellott, Mike | Turner, Goodheart, Foster, Williamson |
| ✓ Morgan, Jeff | Stone, Morgan, Heriford, Sirna X 2, Spencer |
| Mortko, Sheri | |
| ✓ O'Bryan, Cliff | Adams, Morgan, Williamson, Sirna |
| Oettmeier, Bert | |
| Page, Brad | Phar, Williamson |
| ✓ Phar, Matt | Bovard, York, Steiniger, Paige, Bell |
| ✓ Pickering, Chris | Beckner, Douglas, Bell, Bovard, York, Hardin, Steiniger, Wolverton, Shelton, Hawkins, |
| Kessinger, Ashurst. | |
| Rapp, Bryan | |
| ✓ Shelton, Jennifer | Felton, Heriford, Steiniger, Sirna, Wilkinson, Darby, Ashurst, Williamson, Pickering |
| ✓ Sirna, Rich | Shelton, Wolverton, Felton, Mellott, Goodheart, Boehringer, Kessinger, Giordano, Morgan, |
| Darby, Heriford | |
| ✓ Spencer, Neil | Felton, Heriford, Mellott, Hawkins, York |
| ✓ Steiniger, Keith | Shelton, Pickering, Wolverton, Bell, Bovard, York, Adams, Sirna, Hutchison, Wilkinson |
| ✓ Stone, Janet | Wilkinson X 2, Sirna, Morgan, Holland, Page |
| ✓ Turner, Kevin | Mellott |
| Webb, Tyler | Sirna |
| ✓ Wilkinson, Ann | Stone, O'Bryan, Shelton, Sirna, Williamson |
| ✓ Williamson, Beverly | Adams, Shelton, Knapp, Mellott, Bell, O'Bryan, Pickering, Wolverton, Shelton |
| ✓ Wolverton, Rick | York, Morgan X 2, Steiniger, Heriford, Sirna, Pickering |
| ✓ York, Kevin | Darby, Heriford, Hawkins, Morgan, Phar, Pickering, Sirna, Spencer, Steiniger, Wolverton |

Guests: None

**SANDY KESSINGER AT Brumbles Forest Park
13500 Byars Road
Grandview, MO 64030**

TAKE I-435 EAST TO MISSOURI AND THE 71 SOUTH EXIT #1 AND MERGE ONTO I-49 SOUTH. TAKE EXIT 179 TOWARDS MAIN ST. USING HWY 71 THE WEST OUTER ROAD. TURN LEFT ONTO MAIN ST HEADING EAST AND CONTINUE ONTO HIGH GROVE ROAD. TURN RIGHT ONTO BYARS ROAD AND GO TO 13500 BYARS ROAD. THE PARK IS ACROSS AND JUST SOUTH OF THE VIEW COMMUNITY CENTER. WE WILL BE IN A COVERED SHELTER. JUST SMELL FOR THE COFFEE AND YOU'LL FIND US!

SEE EVERYONE AT THE PARK THURSDAY RAIN OR SHINE!

