

***It's Good to Know the Right Direction to Take When You are Looking for a Home Mortgage Loan***

One of the best places to start gaining how to work with the public is dealing with them first hand. You could say you develop a "hunger" for learning when you are in the trenches. Working in a restaurant at a young age gets you there quickly.

That's how **Ann Wilkinson of 1<sup>st</sup> National Bank's Mortgage Services** division got her beginning.

Starting young and working there gave her so much experience dealing with the public. But after graduating K-State and moving to Atlanta, while doing what she loved, she looked to get her real estate license. She worked in and around Atlanta for several years, and ended back in KC.

Spending two years with J. D. Reece and another firm on the Plaza, she was learning the ins and outs of calculating real estate taxes and escrows.

Ann eventually accumulated years of experience quick working with thousands of other vendors. But she decided to open up her own business calling it Millcreek Loans in Shawnee which coinciding with the real estate collapse of 2008. During this time she did what she could.

She knew it hit bottom she was getting applicants with no income and no down payments. And the seller paid all loan costs. If you had \$500 cash, you were in! It was like the Wild West out there.

And if you could not provide what these people were looking for, all they had to do was get in their car and go down the street – you could get anything you wanted!

The market is a lot stronger now. Loan companies have loosened credentials enough that they are now getting at least a bit more aggressive to turn these loan opportunities.

Rates did take a hike this past March 2017. She told us that there is 2 out of 3 things that could get you now qualified for a loan – a decent income ratio, a huge amount of acquired assets like investments, cash, trusts, or good credit rating. In 2 out of 3 instances,

1st National Bank could get you a loan fair & square.

And now more than ever, 1<sup>st</sup> National has been more than aggressive on their interest rates. With the easing back of the interest amounts we pay, they are now back to like in the 3 – 5% ranges. One still is required by the Feds to place a deposit of at least 5% down, (it was as much as 20% down just years ago.)

It is proven that 1<sup>st</sup> National Bank is one of the best when it comes to servicing their own loans.

Always an interesting venture into the marriage of real estate and banking. Keep your eyes open for lots more opportunities in the coming months and years as our economy continues to grow and prosper.

**Newsletter**

*"There is Strength in Our Numbers."*

[www.prospectorsclub.com](http://www.prospectorsclub.com)

**April 8, 2017**



**WE ARE AT DEER CREEK CC -  
7300 W. 133<sup>RD</sup> ST., OPKS.  
MEET UP AT 7 AM; BREAKFAST  
AT 7:25; SPEAKER AT 8 AM.**

**SPEAKERS SCHEDULE**

**See Page 2**

**THANK YOU'S**

**See Pages 6-8**



## UPCOMING SPEAKERS SCHEDULE

Here is a list of our upcoming speakers. Please note some events are evenings or away from Deer Creek CC.

### ARE YOU INTERESTED IN JOINING PROSPECTORS?

Give Stephanie Cocherl, our Membership Chairman a call at 913-266-9314 or email at [scocherl@fnbk.com](mailto:scocherl@fnbk.com) before you visit our group so we can make sure there are no category conflicts with our current members.

**Apr. 6 - Kevin Full of AdvantaClean at Deer Creek CC.**

**Apr. 13 – Rich Sirna of Sirna Bros. Hauling at Deer Creek CC.**

**Apr. 20 – Brownie Simpson of Kansas City Catering at Deer Creek CC.**

**Apr. 27 – Bradlee Twigg of Plaza Animal Clinic at Deer Creek CC.**

## ***SNOW POLICY REMINDER***

As we are now in winter, reminding you that if they call school off for the Shawnee Mission School District #512 on a scheduled Thursday meeting, then we WILL NOT have a breakfast meeting that day. (Stay tuned this Thursday folks.)

Be sure to check with your local TV stations or listen to radio, or go to <http://www.smsd.org/> for the latest news.

**Trivia Question:-**

**What country and western singer is known as The Okie from Muskogee ?**



**QUOTE OF THE WEEK**

**Compromise,  
communication  
and consistency  
are needed in  
all relationships,  
not just romantic  
ones.**

AUTHOR  
ALEX ELLE

**John Steinbeck won the Pulitzer Prize  
for his novel *The Grapes of Wrath*.**  
(Henry Fonda starred in the movie.)

***Con't. From Page 1.....***

NOTHING THIS MONTH.....

**BE A PART OF THE BEST NETWORKING GROUP IN JOHNSON COUNTY – COME JOIN YOUR FELLOW PROSPECTORS THIS THURSDAY**

## **PROSPECTOR EVENTS / NEWS / CHARITABLE CAUSES**

Prospectors Volleyball Beach Club meets on Mondays – at 6:15 pm; players there 30 minutes before!!  
At the Volley Ball Beach facility located at 13105 Holmes Rd, Kansas City, MO 64145. Volleyball players, we'll see you there, and any other PBC members can come to support the crew!



**RECONCILIATION SERVICES**

Cliff O'Bryan representing Reconciliation Services is announcing his organization's yearly fundraiser called the Troost Jazz and Soul Experience on Friday May 19<sup>th</sup> at the Arvest Bank Theatre at the Midland. Tickets and Sponsorships are available for this great event and cause. Please see Cliff O'Bryan for information and forms to become a sponsor or purchase tickets.



**14<sup>th</sup> Annual Phoenix Family Foundation Un-Gala Event – Friday, May 19<sup>th</sup>.** We have a table for 10 reserved under the Prospectors name. Looks like we already have 4-5 coming. Location is at Bartle Hall, starting @ 5:30pm till 11:00. Mike Darby and Chris Carle, co-owners of Coach's Bar & Grill, are the honorees this year. Tickets are \$175 per person and includes food, drinks, and valet parking. If interested, contact Ken Eidson @ 913-558-6168.



**SAVE THE DATE! – May 21, 2017 – Run for Little Hearts –** Here is a request from **Kyle and Lexie Douglas of Beautiful Outdoors**. Please consider joining their team, Karson's Crusaders, to support their Super Hero and the local congenital heart defect awareness group. For event details and to register go to: [www.runforlittlehearts.com](http://www.runforlittlehearts.com)



**Reserve the Date:** October 6<sup>th</sup> – PBC Annual Golf Tournament at Deer Creek CC.



How about taking a Prospectors Club Cruisin' Vacation!! Interested? Let Ann Wilkinson know you are and get on the list for a great package deal coming up later this year.

Prospector's Breakfast Club

Attendance and Thank You's

Meeting Date:-

3/30/17

PLEASE PLACE "X" IN FRONT OF NAME IF ATTENDING MEETING

Adams, Linda

X Airey, Douglas Jim Pella

Alexander, Jay Alan Goodheart, Derek Hobbs, Stephanie Conkrel, Chris Pickering, Mike Brosseit

Ashurst, Chase & Amy

X Beckner, Pat Kyle Douglas, Alan Hearford

Bell, Jim

Belzer, Dan

X Boehring, Kevin FRESSHER, DOUGLAS, STEINIGER, SIRNA, DAYAC, SEWELL, HOLVERTON

Bovard, Zach

V Brosseit, Mike Tierstrip, Amber, Erin Brown

X Brown, Erin Jeremy, Amber, Kathleen, Volleyball crew, Janine, Rich, Bryan Ed, Dr. Felton, Chris Pickering, Shari, Mike Darby, Matt Phas, Keith, Alan G, Dr. Thigg,

X Cocherl, Stephanie Lyle S. Clark, Rich Sim, Rick Walverton, Ken, Mike B. Alina, Alan H. Kathleen, Zach, Matt Papen, Kevin F. Kevin Gorsik, Ed, Pat Beckner, Phil G.

Cunningham, Rick

X Cussen, Kathleen Phil, Rich, Keith, Rick W, Jen, Sean, Matt Papen, Denny, Leah

X Darby, Mike Erin, Ed, Stephanie, Ken, Sean, Kevin, Rod, Dan, Coach Jean, Ann

X Dayal, Vivek Cliff O B, Dave F, Chris Pic, Amber, Rich S, Kevin B, Rick W

Douglas, Kyle

Eckinger, Bill

X Eidson, Ken

Emerson, Bill

Felton, Dr. Sean

**PLEASE PLACE "X" IN FRONT OF NAME IF ATTENDING MEETING**

- Flessner, Dave Kevin Full, Derek Hobbs, Chris Pickering, Linda Adams Matt Paperi
- Foster, Rod John Shalton, Vidya Dyal, Alan Goodheart, Joe Rapp, Stephanie C, Jim R, Mike D, Kurt O, Keith S
- Full, Kevin Mike Prosser, Stephanie Cochert, Matt Paperi, Jay Alexander, Amber Seavey
- Giordano, Phil Jen S, Janet S, Rich S, Rick W, Alan H, Keith S, Zack B, Kathleen S
- Goodheart, Alan BELZER, CUSSEN, SHELTON SIRNA
- Goodheart, Bruce \_\_\_\_\_
- Hardin, Das \_\_\_\_\_
- Hawkins, Darryl \_\_\_\_\_
- Heriford, Alan \_\_\_\_\_
- Hobbs, Derek Jay Alexander, Pat Beckner, Jennifer Shelton, Dave Flessner
- Holk, Dan Alan Heriford, Tyler Webb, Mike Darby
- Holland, Ed \_\_\_\_\_
- Hutchison, Ed Janet, Tyler, Allen, Chris, Step, Mike
- Kopplin, Mike \_\_\_\_\_
- Mortko, Sheri Rick, Rich, Keith, Felicia, Erin, Janine, Jen, Mike D, Kathleen
- O'Bryan, Cliff Rick, Chris P, Rich Savia, Dick Woy, Paras H.
- Oettmeier, Dr. Bert \_\_\_\_\_
- Paperi, Matt Kurt, Kathleen, Stephanie, Kyle, Bryan, Chase
- Phar, Matt \_\_\_\_\_
- Pickering, Chris HARDIN, DEVLON BROWN, PROSSER; FOSTER; KOPPLIN
- Pickering, Margot SHELTON DARBY
- Rapp, Bryan \_\_\_\_\_

**PLEASE PLACE "X" IN FRONT OF NAME IF ATTENDING MEETING**

- \_\_\_ Runyan, Joe
- X Sewell, Amber ~~Mike Cusser, Matt Phor, Keith Steiniger, Rich Sirna, Rick Wolverton, Kevin B, VIVEK, Brad Twigg, Sean Felton, Kevin Full, Zach Baird, Janet Stone~~
- X Shelton, Jennifer ~~Darby, Flessner, Hardin, Pickering, Sirna, Steiniger~~  
Wilkinson
- \_\_\_ Simpson, Brownie
- X Sirna, Richard ~~Cusser, Daniel Brechinger, Connor Goodwin, Marko Brown, Cheryl Sewell, Stephen Pickering, Wolverton, Jennifer Goodwin, York~~
- X Spencer, Neil ~~Amber Sewell, Mike Darby (X2), Margot Pickering~~  
Sean Felton, Vball players
- \_\_\_ Stein, Jeremy
- X Steiniger, Keith ~~Wolverton, Darby, Marko, Sirna, Cusser, Goodwin, Brown, Pickering, Sewell, Bell, Cheryl, Felton, Paperi, York, Hutchison, Shelton, Hollk~~
- X Stone, Janet ~~Phil G, Linda, Ann, Kurtz, Amber, Pat Ryan~~  
Rich, Rick W, Kevin, Dan, Bernard, Margie
- X Terstriep, Janine ~~Stephanie, Matt Paperi, Rod, Sheri, Erin, Mucci B~~
- \_\_\_ Trondson, Chad
- X Twigg, Brad ~~Rick W, Rick C, Chris, Erin, Dns, Keith, Amber, Sean,~~  
Rich, Tyler
- \_\_\_ Wagner, Leigh
- X Webb, Tyler ~~Dan Hollk, Ed Hutchison, Alan Goodheart, Erin Brown, Margot Pickering,~~  
Kathleen Cusser, Jenn Shelton, Rich Sirna, Sean Felton, Brad Twigg, Neil Spencer, Rick Cunningham
- \_\_\_ Wilkinson, Ann
- X Wolverton, Rick ~~KATHLEEN (2) PHIL, SHERI JANINE, DAN, RICH (2) BRAD LEIGH~~  
MIKE D, KEVIN B, AMBER VIVEK
- X York, Kevin ~~MIKE D, ED, MIKE B, ACANG, ZACH, DAREY LH, JANINE~~  
MATT P, Stephen C,

**GUESTS**

Name	Name of Business	Your Position (owner, sales, etc.)