With all the excitement within the real estate market happening at an amazing rate, it is no wonder buyers are looking to have all their financing together long before they even start shopping for a home. Now time is money and having what you need ready when you talk to another agent gets you moved to the front of the line. How can you know what is needed and have this process ready to go?

You need to have someone in your back pocket who knows the ropes and what is needed to get the deal made fast. **Ann Wilkinson of 1st National Bank Mortgage is just that person!!**

Ann has been in or around the banking arena for over 23 years, doing escrow analysis in the ‘80s and ‘90s, when the mortgage interest rates went from 16% down to much lower levels. There was LOTS of refinancing happening then. And therefore a huge amount of refunding was made on these escrow accounts, and this mess had to eventually had to cleaned up.

Through the mid 90’s, (1995-96) interest rates continued their downward trend. It was in 1997 that Ann took charge of what was happening industry wide and started her own mortgage business in Shawnee. This went from 1997 to 2009. Hers was one of the last mortgage lenders that survived the RE crash in 2008. Like in 2006, it was a truly “wild party” with rates low. Just a signature and poof – you’re a homeowner. Ann was very proud in tell us she was glad of all the good things she and her associates made happen during her ownership. It was a rough road, but at the end it was rewarding even though was so much carnage out there. It was time for a change and off Ann went to find a better fit for her skill set.

In 2009 she landed at Argentine Federal Savings, a locally owned S & L that ended up being independently owned and she found it to be too small for her liking. Taking looks at several other opportunities, she came over a hill and found what has turned out to be a wonderful fit for her at 1st National Bank’s Mortgage Division. Now 2010, you were back to 20% down and needing a great credit score.

Over her tenure in the mortgage biz, all her contacts have started finding her and have been contacting Ann and referring business her way. Ann said that in the last 2-3 years PMI (private mortgage insurance) has become very competitive (ex.- a home at $400K with 5% down runs about $40/month.) It has happened those wanting to qualify for a mortgage have struggled because they have not enough monthly cash flow. Rates recently are in the 4.25 to 5 percent range, but those having issues can get a loan but their interest rates are between 7 and 9 percent.

Most loan agencies are now getting a bit more lenient with qualifying loans. But homes are now being priced higher because the demand is strong and the inventory of quality homes for sale are NOT plentiful at all, making the market more of a sellers advantage. The Feds are raising the interest rates slowly in small increments of about 14%. It is not a downward trend, so be ready for even higher pricing in the near future.

Ann also mentioned properties that are still being bought and sold as investments- rentals and owner occupied ones are getting 20% down payments. They are easier to deal with today than 15-20 years ago when things were crazy! And refinancing has slowed down considerably as well. And if you have any credit card debt, you can roll that into a refi at up to 80% of your home’s value to help pay bills etc.

All of the best and latest information to make us all better informed on what is probably our most significant purchase of our lives. Thank you Ann for making it all a bit more palatable and gets us all ready for the approaching spring home buying season. If YOU are ready to make a move, be sure to keep Ann’s phone number at hand and give her a call. She stands ready to assist in any way she can. Happy shopping!!

Cont’d on Page 3.....
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 Sean Felton, our Membership Chairman a call at 816-258-3774 or email at DrSean.Felton@gmail.com before you visit our group so we can make sure there are no category conflicts with our current members.

April 5 – Rich Sirna of Sirna Bros. Junk & Debris Removal at Deer Creek CC.

April 12 – Kevin Boehringer of BSE Structural Engineering at Deer Creek CC.

April 19 – Amber Sewell of Lutz Plumbing at Deer Creek CC.

April 26 – Kevin Full of AdvantaClean at Deer Creek CC.

May 3 – Ken Eidson of RBC Wealth Management at Deer Creek CC.

May 10 – Ed Hutchison of Frechin Pest Control and Radon at Deer Creek CC.

IMPORTANT REMINDER – ESPECIALLY FOR NEW MEMBERS:-

WINTER STORM POLICY

If the Blue Valley School District cancels classes on the Thursday of our meeting, there will be NO MEETING THAT DAY.

Please check late the night before or early the morning of our meeting date for school cancellations.
Trivia Question:-
What was taken in The Taking of Pelham One, Two, Three?

Quotes of the Week
By working faithfully eight hours a day, you may eventually get to be boss and work twelve hours a day.
The kind of scale that accurately measures the force of earthquakes is called the Richter Scale.

I'm not going outside until temperature is above my age.

Con’t. From Page 1....... Nothing more this week....
**SAVE THE DATE:**
Christmas Party –
December 8, 2018
at the Brass on
Baltimore
downtown.

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

From Erin Brown – Dolce Bakery –

Hi Prospectors,

Dolce Bakery is looking to add enthusiastic people to our growing Team! We have multiple positions open!

- **The Pastry Counter Position** is a customer service position with part time hours available.

Join our upbeat team of passionate people that strive to give our customers the best product and experience possible. Applicants should enjoy connecting with people as a member of a dynamic small business with loyal customers. Retail or sales experience is preferred, but we will train the right applicant! You will need a willingness to work Saturdays and around holidays to meet business needs.

- **The Cake and Sugar Cookie Decorator** is a kitchen position with part time or full time hours available.

Our decorators create beautiful, delicious products to fill our pastry case and complete special orders, including weddings. Join our committed team of passionate people that strive to give our customers the best product and experience possible. Applicants should be organized and excited to create desserts with detail and care. Pastry decorating experience is preferred, but we will also consider applicants with artistic experience or abilities! You will need a willingness to work Saturdays and around holidays to meet business needs.

- **The Production Baker** is a kitchen position with part time hours available.
Our bakers create delicious products from scratch daily to fill our pastry case and complete special orders. Join our committed team of passionate people that strive to give our customers the best product and experience possible. Applicants should be organized and excited to create delicious desserts with detail and care.

Baking experience is preferred, but we will train the right applicant! You will need a willingness to work Saturdays and around holidays to meet business needs.

To apply, please go to [http://www.dolcebakes.com/joinourteam/](http://www.dolcebakes.com/joinourteam/) and submit the application form.

**If you have any causes you are supporting this spring, please pass them along to the newsletter editor.**
This is from Chase and Amy Ashurst reminding of an event anyone can participate in on Sunday, April 8th. If you have questions, give Chase or Amy a call.

SAFER SCHOOLS SUNDAY APRIL 8TH 2018

LOCAL BUSINESSES DONATING BACK TO THEIR LOCAL SCHOOL DISTRICT TO MAKE OUR SCHOOLS SAFER FOR OUR CHILDREN.

#SAFERSCHOOLSSUNDAY

PLEASE TAG YOUR BUSINESS IN THE COMMENTS IF YOU COMMIT TO DONATING ALL OR A PORTION OF YOUR SALES ON APRIL 8TH, 2018 TO YOUR LOCAL SCHOOL DISTRICT TO BE USED FOR ANY SORT OF SAFETY PROGRAM THEY SEE FIT.

LOCAL COMMUNITIES TAKING ACTION.
Brew to Brew is a 44 mile solo or relay race with runners traversing roads and trails from downtown Kansas City, MO to the party in Lawrence, KS.

Benefit Organization: Brew to Brew benefits the Cystic Fibrosis Foundation. Every runner donates a minimum of $10 included in the registration. In 2017 The Kansas City Track Club was able to donate $40,000 to the Cystic Fibrosis Foundation. The median life expectancy of someone with CF is 37 years, but we are working to add more years. Thank you for your generosity.

To participate this year, please see Coach Jen or call her at 913-927-1113.

See Ken Eidson of RBC Wealth Management, one of the sponsors of the event. He has a table of 10 reserved for any Prospector members that wish to purchase tickets (see below for details). Please contact him at 913-451-3543.

Join us for an enchanted evening

We promise you that this is not your typical gala. Grab your favorite storybook character and come join us for Phoenix Family's 15th Annual Un·Gala. We promise that this year's gala will be just as spectacular as in years' past, featuring an open bar, a gourmet seated dinner, and dancing, as well as live and silent auction items.

EVENT INFORMATION

2018 DISTINGUISHED COMMUNITY LEADER

Jonathan Cohn, Chief Executive Officer, The Yarco Companies
• 6:00-7:00 PM: **Cocktail Hour**
• 7:00-8:00 PM: **Gourmet Dinner**
• 8:00-9:00 PM: **Community Leaders Award Ceremony and Live Auction**
• 9:00-11:00 PM: **Dancing and Entertainment**

**PARKING**

We provide all of our guests with complimentary valet parking. The valet station will be located on the corner of Wyandotte and 16th Street. To take advantage of the complimentary valet parking, please arrive on 14th Street and turn south on Wyandotte. *NOTE: Wyandotte will become ONE-WAY for the night of the event.

**COMMONLY ASKED QUESTIONS**

**IS IT AN OPEN BAR?**

Absolutely.

**WHAT SHOULD I WEAR?**

Fairytale-chic.

While we love it when our guests join us in fun costumes that reflect our theme, if costumes aren’t your thing, come as you are. We want you to be comfortable and have a great time.

**CAN KIDS OR TEENAGERS ATTEND?**

Please call us at 816.612.8841 to discuss.

**WHAT DO I DO IF I HAVE FOOD ALLERGIES?**

Please contact us at eotto@phoenixfamily.org or at 816.612.8840 to communicate any food allergies or special accommodations needed.
SAVE THE DATE!

THE 6TH ANNUAL TROOST JAZZ & SOUL EXPERIENCE will be at the historic Arvest Bank Theatre at the Midland on SATURDAY, APRIL 28, 2018 AT 7PM

Get dolled up and don your dapper duds for Reconciliation Services' swinging jazz gala, featuring live entertainment, dancing, silent auction, dinner, cocktails, live painting, wine pull, and more!

JOIN US IN CELEBRATING THE STRENGTH AND BEAUTY OF OUR COMMUNITY ALONG TROOST AVENUE AND LEARN ABOUT OUR NEW DONATE-WHAT-YOU-CAN CAFE OPENING THIS SUMMER. A GATHERING PLACE WHERE ALL ARE WELCOME!

Space is limited. For information on sponsorships and to get discounted early bird tickets visit: www.RS3101.org/TroostJazzandSoul or call 816-931-4751 x.106

This charity event benefits Reconciliation Services at 31st and Troost. Our mission is to cultivate a community seeking reconciliation, to transform Troost from a dividing line into a gathering place, revealing the strength of all.
Be sure to see Kevin Full at 913-851-3252 about his fundraiser event Cocktails and Golf benefitting the PKD Foundation (Polycystic Kidney Disease). This is near and dear to his heart and he would love your participation.

See next page for application and details of the event.
Cocktails + Golf
Kansas City Chapter
April 29, 2018 | 3-6 pm

For online submission, visit pkdcure.org/get-involved/events/kansas-city-cocktails-golf/sponsorship

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Please indicate Sponsorship Level and circle type of donation:

- [ ] Gold - $1,000
- [ ] Silver - $500
- [ ] Bronze - $250
- [ ] Full page program ad - $100
- [ ] 1/2 page program ad - $50
- [ ] 1/4 page program ad - $25

☐ If this is an in-kind gift of goods or services (non-cash). Please include the fair market value and a description of the gift:

*In-kind sponsorships will be recognized at the level matching the fair market value of the gift.*

Please email this form to kansascityfundraising@pkdcure.org and attach your logo (eps or high res jpeg file).

☐ Send me an invoice for my sponsorship. Please note, if payment is not received within 30 days, an invoice will be emailed to the contact listed above

☐ Please check here if you would like us contact you for credit card payment.

If paying by check, payment and form can be sent to:

PKD Foundation
Attn: Peggy Robinson
1001 E. 101st Terrace, Suite 220
Kansas City, MO 64131

For questions, please contact Peggy Robinson at 816-405-6910 or kansascityfundraising@pkdcure.org.

The federal tax ID # for the PKD Foundation is 43-1266906

Thank you for supporting the Kansas City Chapter of the PKD Foundation!
7TH Annual Tour de Hope Charitable Bike Ride Event – Sun., May 6, 2018

Ride into Fun on Sunday, May 6th!

Join your friends and family for the 7th annual Tour de Hope bike ride! Whether you’re a casual pedaler in blue jeans, a sleek Strava KOM/QOM, or somewhere in between — we’ve got a route for you.

Choose from four different courses:
- 14-mile family route
- 36-mile
- 50-mile
- 62-mile metric century with a KOM/QOM option for you hammerheads.

One of KC’s favorite bike rides, Tour de Hope begins and ends at World War 1 Memorial…takes you past your favorite landmarks and our uniquely refreshing SAG stops…and is followed by our always-fantastic post-ride party with great food, drinks and live entertainment. Hit the registration link to the right and get ready for the most fun you can have on two wheels.

CHARITY:
• Hope Center Academy Technology and Leadership Program
  • www.hopecenterkc.org
FROM AMY AND CHASE ASHURST:-

One of our past interns is about to finish her first year of college at USC and reached out inquiring about a summer internship or part time position.
She attached her resume below and we would gladly be a reference for her.
See her resume below...... Thanks to all !!!       Amy & Chase Ashurst
kate bowling
10805 W 192nd Place
Overland Park, Kansas 66083
913-645-1037
kbowling@usc.edu

education:
Bachelor of Science, degree anticipated May 2021
University of Southern California, Los Angeles, California
Current GPA 3.75
   Major: Business Administration
   Minor: Communication Design

Blue Valley Southwest High School, Overland Park, Kansas
   GPA 4.53 (weighted on a 4.0 scale), 4.0 non-weighted

awards and achievements:
USC - Dean's List, Fall 2017
National Merit Commended Scholar
ACT Scholar
AP Scholar with Distinction
Kansas Board of Regents Scholar
National Honor Society
Spanish National Honor Society
Quill and Scroll- Journalism National Honor Society
National Scholastic Press Association- Superior Rating Infographics, Design of the Year Finalist

work experience:
Internship at The Rye Studio, Stilwell, Kansas – August 2016-August 2017
   Photography and Graphic Design
   Edited photos using Adobe Photoshop, used other Adobe applications (Illustrator,
   InDesign, Bridge, etc.) designed photo spreads, organized appointments
   10+ hours per week

extracurricular activities:
Alpha Phi Sorority
   New Member – Fall 2017
   Director of Parent Relations – 2018-2019
Dance
   Xpressions Dance Company – Spring 2018
   Competitive Dance Team (4th grade to senior year) – Starstruck Performing Arts Center
   National Champion
High School Student Government  
  Executive Board Vice President – Senior Year  
  Representative – 4 years  
High School Newspaper/Student Magazine  
  Design Editor  
  Responsible for overseeing page designs and designing cover pages  
  Monthly contest winner at state level  
  National award winner  

**community involvement:**  
Joint Education Project (JEP) – Fall 2017  
  Volunteered to help Spanish-speaking kids in an elementary after-school program  
Presidential Gold Community Service Award – 175+ hours/year  
  350+ total hours for high school  
National Charity League - Mother-Daughter Service Organization  
  Partnered with local Kansas City charities  
  Positions held: Treasurer, Inspiration and Sunshine, Ticktocker, Historian  
Amethyst Place – Family Portrait Event  
  Organized several family portrait events for the families of Amethyst Place, a  
  transitional living home in Kansas City  
  Supervised 4 photographers and scheduled all portraits  
  Edited photos and prepared them for families  

**skills:**  
Advanced knowledge of Adobe applications (Photoshop, Illustrator, InDesign, Bridge, etc.)  
Knowledge of Microsoft programs  
Design – designed t-shirts, infographics, advertisements, playbills, Snapchat filters, etc.  
Leadership  
Creative thinking  
Communication  
Understanding of marketing concepts  
Spanish – through college-level Spanish 3  
Multi-tasking
Prospector's Breakfast Club

Attendance and Thank You's  Meeting Date:  MARCH 29, 2018

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

X Adams, Linda
X Airey, Douglas
X Alexander, Jay
X Ashurst, Chase & Amy
X Beckner, Pat
X Bell, Jim
X Belzer, Dan
X Boehringer, Kevin
X Bovard, Zach
X Brosset, Mike
X Brown, Erin
X Cocherl, Stephanie
X Cunningham, Rick
X Cussen, Kathleen
X Dayal, Vivek
X Douglas, Kyle
X Eckinger, Bill
X Eidson, Ken
X Emerson, Bill
X Felton, Dr. Sean

X Seaw, Kyle
X Tully, Rick
X Claff, Cliff
X Pickens, Doug
X Goodheart, Allen
X Hite, Neil
X Christ, Kyle D.

Missed:

Allen, Pat
Aley, Cliff
Brown, Dan
Chase, Amy
Cochrane, Stephanie
Dallal, Ed
Dobbs, D. Hobbs
Eckinger, Bill
Ellison, Ken
Felton, Dr. Sean
Fibuco, Rich
PLEASE PLACE "X" IN FRONT OF NAME IF ATTENDING MEETING

Flessner, Dave
Foster, Rod
Fuik, Kevin  Mike Brown  Amber Scull  Luba  Stevens  Dan Flessner  Matt Paper
  Pat Belanger, Chris Pickering
  Giordano, Nick
  Giordano, Phil
  Rich S. Kevin  Sally 申  Rock W
  Segovia  Viv  Alain H  Darrell MTH
  Goodheart, Alan
  Adams, Cussen, Pickering, Sich's, Stenberg, Stevens, T Hell, Tripon, Wagner, Wilkinson, York
  Goodheart, Bruce
  Hardin, Das
  Hawkins, Darryl
  Killian, Mike B.  Kyle D.  Dan H
  Heriford, Alan
  Amber, Amy Chou, Dan, Joe  Kelly S. Kevin B Chad, Erin B
  Janine, Kevin V  Kyle D.  Matt P. Mike B. P. G. Richard, Rick T Rick, Shari
  Hobbs, Derek
  Holk, Dan
  Holland, Ed
  Hutchison, Ed
  Kopplin, Mike
  Mortko, Sheri
  93, John  Robin, Rick, Keith, Alan H, Brad T, Rich, Erin
  Janine, Jen, Rich, Kathy, Bryan, Beer, application
  O'Brien, Cliff
  Pickering, Chris
  O'Brien, Stephen, Mortko, York, Dayak, Tseffel, Tull  Lance, Russell
  Pickering, Margot
  Rapp, Bryan
PLEASE PLACE "X" IN FRONT OF NAME IF ATTENDING MEETING

Runyan, Joe
Sewell, Amber

X Shelton, Jennifer Wilkinson, Sjana, Steiniger, Cusano, Hauglin, Wolverton, York, Foster, Mertko, Giordano, Brown, Hendrick, Bell
Simpson, Brownie

X Sirna, Richard Bryan, Gardiner, Stopper, Coane, Twenty, Gary, C., Cooper, S., Cooper, Andy
Wilk, Cass, Steve, Belzer, Michael, Thompson, Cooper, Sherry
Specker, Neil Staphne, locstedt, Kyle, Douglas, Sean, Keltman,
Darryl, Hawkins, Chris, Mackering, Bryan, Napp, Brownie, Simpson
Stein, Jeremy

X Steiniger, Keith Helix, Belzer, Tenning, Eisner, Webb, Douglas, Foster, Sam, Hutchinson
York, Giordano, Phil, Alexander, Stevens, Brown, Bell, Morley, Marcy, Gerson, Hendrick, Sjana, Woloski
Stevens, Robyn

X Stone, Janet Danny, B., Carson, Coach, Kenne

X Swim, Scott Phil Giordano - Kathleen Cuda

X Terstierep, Janine Kelly, Rick, Shear, Rene, Gier, Kevin, Brown, Koyn
Chew, Tyler, Klaus, Kiely, Kyle, Alan, G., Cilout
Trondson, Chad Alan, Beglund, Alan, Hendrick, Belzer, Kapp

X Twigg, Brad Shen, Chris, Pat, Amber, Fin, Phil, Uwe, Janet, Dan, Doug, Rick
Wagner, Leigh

X Webb, Tyler Linda, Janine, Kathleen, Rick, Leigh

Wilkinson, Ann

X Wolverton, Rick KEITH, SHEA, PHIL, RICK, KATHLEEN, ALLAN, JANINE

X York, Kevin Kyle, D., Mr, UPS, Mr, Keith, S., Jen, S, Janine, Mike, B., Mercer
Dowling, Keith, Rob, Mort

GUESTS

<table>
<thead>
<tr>
<th>Name</th>
<th>Name of Business</th>
<th>Your Position (owner, sales, etc.)</th>
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<tbody>
<tr>
<td>Brian Bucklin</td>
<td>Masters Contract Services</td>
<td>Owner</td>
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