

[House photo]

HEADLINE: Creative home financing ... hassle-free

Whether you're buying a new home or refinancing your current one, you don't have to choose between competitive rates and superior customer service. You can get both ... with Gail Grissom at Pinnacle Financial Corporation.

SUBHEAD: Financing to meet every need

Pinnacle offers creative home and small commercial mortgages to meet any need you might have – from financing your first home to tapping your equity to reach important goals.

We offer a broad array of financing programs, including:

- Fixed- and adjustable-rate mortgages
- Conventional FHA and VA mortgages
- Low-to-no-documentation options
- Subprime lending
- Financing for foreign nationals
- Low-to-no down payment financing
- Expanded condominium guidelines
- Construction-to-perm loans for new homes or major renovations
- 103% loan program
- And many more!

No matter what your financing need, there's a Pinnacle program that meets it.

SUBHEAD: How Pinnacle gives you a Stress-Less Mortgage® – guaranteed

Two-minute approval and online loan tracking. Pinnacle can give you automated approval of your loan application in two minutes.¹ And you can track your loan's progress online 24/7. With Pinnacle, you'll never have to lose sleep over your mortgage.

¹ Subject to suitable appraisal and information verification.

Local processing – for speed and privacy. We know how important your privacy and your time are. That's why we always handle your application locally, which means your loan is processed safely and efficiently.

Up-to-date interest information. Sweating over changing interest rates? Let us stay on top of them instead. We continually monitor the markets and can notify you of changes that may affect your loan application. So you're always assured of getting the best interest rate we can offer.

Dedicated mortgage lender. Because Pinnacle is a mortgage bank, you're getting a dedicated mortgage lender. Our business is focused on one thing: providing fast, efficient, affordable home financing for our clients. And with \$3 billion dollars in annual financing, we've got the resources that will help you get the financing you need.

Guaranteed lender closing costs. Want to know at application what you will need at closing — with no surprises? Not a problem! We guarantee the lender portion of the closing costs quoted on the Good Faith Estimate.² If the actual amount is more, we'll eat the difference.

² The lender portion of the closing costs includes the following fees: appraisal, flood certificate, administration fee (including doc prep, underwriting, processing, and credit report).

HEADLINE: What Customers Are Saying

Listen to what some of Gail's customers say about her service:

[Testimonials gathered by Gail here]

Let Gail Grissom with Pinnacle Financial Corporation help you find the creative home financing you need. Call 251.621.8812 or email her at ggrissom@pinnaclefinancial.com today!

[Inside Flap]
[Photo of Gail with bio]

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Front Panel

About Gail Grissom

Gail started her career in finance in 1999 after six years with a successful real estate business. Gail's mission is to empower her customers to realize their dreams through creative home financing.

As a dedicated mortgage professional with Pinnacle Financial Corporation, Gail is able to pursue her passion for helping people find financing to fit their needs and budget. Pinnacle's wide variety of programs and Gail's commitment to excellent customer service combine to assure her customers get the flexible home financing they need at competitive rates and with less hassle.

Gail is a long-time resident of the Eastern Shore and the Mobile area and is an active member of the community. Her connections in this area include many local Realtors® and builders.