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*A Message From
Lee McLain*

THE HOME LOAN DEPARTMENT

I would like to thank you for taking a look at our new Liberty Savings Bank Mortgage newsletter. We're pleased to introduce you to some of the local professionals in our industry of building and real estate. Hopefully, when you decide to make your next move, you'll consider some of the pros we've mentioned in our spotlights.

At Liberty Savings Bank, Debbie Swearingen manages our outstanding construction loan department. We work with many top builders in the metro region on the construction of new homes. Our mortgage department recently has been upgraded to provide more options, great rates and excellent service.

Mortgage rates are staying at low levels thanks in part to the Fed's recent raise in the Fed Funds. Although this raise increased short-term rates, it helped long-term mortgage rates since it shows the Fed's desire to keep inflation under control.

Liberty Savings Bank wants your mortgage business. Give us a call if we can help.

Lee McLain
Vice President, Mortgage Banking

Award-Winning Homebuilder Works to Fight Cancer

*Staley Farms. Riss Lake.
The National. River Hills
Estates. Hunter's Ridge.*

These names are synonymous with some of the Northland's premier residential communities. And it's no coincidence that each of these subdivisions feature homes built by one of the Northland's premier builders, Provence Homes, Inc. by John Lober.

"Building homes is my passion," Lober says. "The whole idea of building something out of nothing and making people happy with the results is very satisfying to me. It's a great feeling to drive by a home where kids and parents are playing and working in the front yard and knowing that I picked that lot, that floor plan and helped the family from the get-go. When you see people really enjoying life in something you built, it's quite a thrill."

Lober is proud of his reputation as a builder and has a great deal of patience and empathy for the homebuyer.

"I make it a priority to spend extra time upfront with our customers to make sure we cross every 't' and dot every 'i,'" he said. "We don't want our customers to be surprised with any extra charges at the end. It's just the way we do business."

During his 27-year building career, Lober has been honored numerous times for his work.

"Of all the honors we've received, I'm most proud of the fact we've received Grand Awards from the Home Builders Association of Kansas City for the last seven consecutive years," he said. "We've also been named as one of the best three builders for



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the past two years by the readers of Ingram's magazine."

Currently, Lober is embarking on a new phase of his career.

"One of our goals has been to get into developing," he said. "Along with our partner, Bob Wooldridge, we're about to begin developing Waterford, our first subdivision, near N. Indiana and highway 152."

Life took a dramatic turn for Lober and his wife, Lori, in April of 2000. That's when Lori was diagnosed with Stage IV breast cancer. She was given only 18 months to live.

"We got Lori down to M.D. Anderson Cancer Center in Houston," Lober said. "They were able to get her into an experimental treatment program that we feel saved her life. Today, she has no evidence of disease."

Inspired by Lori's experience, the Lobers created the Touched by Cancer Foundation to help raise awareness about treatment options and the importance of

seeking second and third opinions.

"One morning after the doctor told Lori there was no evidence of disease, she came up with the idea to build a house and donate all of our profit to cancer education and awareness," Lober said. "We got tremendous support from our subcontractors and suppliers and managed to raise \$125,000 for our Touched by Cancer Foundation with that first home. Everything went so well, we decided to do it again this year. The 2004 Building Awareness Designer Show Home was built at The National as a prototype for future builders who want to get involved in the program."



above and below—John Lober's 2004 Grand Award winning home at Staley Farms



In addition, the Lobers host an annual celebrity golf tournament for the Foundation that's already ranked by Ingram's readers as one of the top three charitable events in Kansas City.

Naturally, Lober beams with pride when he talks about his wife and her dedication to helping others.

"She's my greatest inspiration," he said.

Liberty Savings Bank Locations

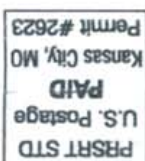


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