



ADAMS MORTGAGE CAPITAL

S&T BANK

EXCLUSIVE REPRESENTATION AGREEMENT

Adams Mortgage Capital is pleased to announce our Exclusive Representation Agreement with S&T Bank (headquartered in Indiana, PA) to originate all loans in Upstate New York. Adams Mortgage Capital appreciates S&T Bank's confidence in our firm to represent them in our marketplace which includes Buffalo, Rochester, Syracuse and Albany.

S&T Bank is a \$4.4 billion institution that funds between \$500 million and \$700 million of Real Estate loans every year. We have enjoyed working with S&T Bank for over 10 years—they are flexible, responsive and close deals in a timely manner. Since 2005, we have funded over \$185 million with S&T.

For 2008, S&T Bank has an allocation of \$100+ million for Upstate New York. So far this year, Adams Mortgage Capital has received commitments for over \$134 million with them.

We are interested in working with your firm to provide you with quality mortgage loans in this volatile marketplace. Adams Mortgage Capital funded over \$210 million in 2007 and we are looking for an even stronger 2008.

Please contact **Alan A. Adams** at (585) 225-9420 x 201
of **Adams Mortgage Capital** for further information.