

EVERYONE,

I wanted to announce to all our employees the great honor that was given to the BIG guy himself—**Mr. Sam Morelli**. Last night at their annual dinner in Philadelphia Sam was named **Mortgage Banker of the Year** by the Mortgage Bankers' Association of Philadelphia. I think this is a great honor, even in normal times, but we all know that these times are extraordinary and for Sam to receive this honor—especially at this time—is really special. This honor reflects well on all of us who are working to build an extraordinary, successful and innovative financial organization. Please join me in extending my congratulations to Sam for this great honor.

As an additional note I have heard from both banks and mortgage people in the last week how they are all struggling at this time—a time when we at Eagle are really starting to take off with profitability, growth and several new innovative initiatives that will further separate us from our competitors. This is starting to get exciting!

Bill

William H. Bromley
President & CEO
Eagle National Bank