

Max Equity[®] Inc.

CONTRACTORS' MARKETING/BUYING GROUP

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FOR IMMEDIATE RELEASE:

BREMEN FINANCIAL OFFERS FINANCING PROGRAM TO MAX EQUITY MEMBERS IN MISSOURI AND ILLINOIS

Members of Max Equity's Marketing/Buying Group Can Now Offer Financing To Their Customers and Earn A Referral Fee

CHESTERFIELD, Missouri – October 1, 2004 – Max Equity Inc. today announced a financing program through Bremen Financial Corporation.

Through this program, members of Max Equity's marketing/buying group in Illinois and Missouri can offer their customers home equity loans, home equity lines of credit, construction loans, refinances, bridge loans and purchase loans, all at very competitive rates and terms. Max Equity members will earn referral fees, based on the size of each loan as it relates to points earned.

Robert Sayre, President of Max Equity, said "Bremen's competitive rate program plus volume rebates back to [Max Equity members] will allow [contractors] to close more remodeling projects and increase [their] bottom line." A credit application can be completed online at Bremen Financial Corporation's website.

About Bremen Financial Corporation

Bremen Financial Corporation, a subsidiary of Bremen Bancorp, is a Missouri lender that was established in 1988 to service the home improvement industry in Missouri and Illinois. They specialize in offering financing for home improvements, remodeling and custom homes. We are a referral-based company; most of their customers are referred by builders, remodelers and home improvement companies with whom they have developed a trusted relationship over the years.

Bremen Financial offers home equity loans, home equity lines of credit, construction loans, refinances, bridge loans and purchase loans, all at very competitive rates and terms. Their staff offers exceptional service and ensures every borrower that their loan will close in a timely, hassle-free manner. They are underwritten by 10 lenders, which enables them to offer the most diverse range of loan programs in the industry. Bremen Financial also has an exceptional network of title companies and appraisers who strengthen their ability to offer homeowners the highest level of service.

Bremen Financial has been a member of NARI of Greater St. Louis for 15 years; two employees of Bremen have served on the NARI Board of Directors for multiple terms and both have served as President for two terms each. Bremen is also a member of the Home Builders Association of Greater St. Louis, the Remodelers Council

and the Better Business Bureau. Since their inception, Bremem Financial Corporation has always been a member in good standing with the Missouri Division of Finance and the Illinois Division of Finance.

About Max Equity Inc.

Max Equity Inc. is a marketing/buying group for contractors. Membership is absolutely free, with no dues, service charges, or obligations. Max Equity Inc. lowers contractors' cost of doing business, through rebates on materials and the generation of remodeling leads. Rebates are earned on total group purchases with a given vendor, of which 70% is redistributed to members quarterly. The remaining 30% is retained by Max Equity to cover advertising, marketing, and administrative expenses.

For additional information, contact:

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