

**PRESS RELEASE
FOR IMMEDIATE RELEASE**

Terme Mortgage, Inc. offers Illinois Continuing Legal Education for Attorneys entitled “Reverse Mortgages and Estate Planning.”

Summit, Illinois – August 10, 2007 – Terme Mortgage, Inc. (the “Mortgage Company” or “Terme”), a subsidiary of Terme Bancorp, Inc. (Pink Sheets: TMEB.PK), announced today that it has been approved by the Illinois Board for Continuing Legal Education for a course it developed for attorneys entitled “Reverse Mortgages and Estate Planning.” The course is *free*, and scheduled for 12:00 noon on September 12, 2007 and December 12, 2007 at 1255 N. State Parkway #1S in Chicago, Illinois.

Attorneys that complete the *free* course will be eligible for *1 (one) hour* of General continuing legal education. The class examines the future growth of the senior population, the lack of retirement funds necessary for seniors to comfortably retire and how Reverse Mortgages are becoming the most critical tool when discussing the execution of a retirement plan. The course includes basic information on Reverse Mortgage products, current requirements for Reverse Mortgages, scenarios for different Reverse Mortgage options, and various strategies specifically designed for attorneys, including topics on real estate, retirement, family law, estate, and income tax planning. The course will review case studies that use Reverse Mortgages or Reverse Mortgage proceeds for cash flow planning, supplementing income, home repairs or other retirement needs. For more information or to sign up visit <http://www.termemortgage.com/reverse/events.htm> or send an email to education@termemortgage.com

“Our belief is that providing a practical and content rich course to attorneys in the Illinois marketplace will not only educate these trusted advisors, but also continue with our efforts to better explain Reverse Mortgages from both a conceptual and practical perspective. Reverse Mortgages are vital for our senior community, but are often misunderstood or unfamiliar to the general population. This course will help attorneys better understand and apply the benefits of Reverse Mortgages to the various financial, legal, family and tax issues they are faced with every day,” said George Yedinak, President of the Mortgage Company.

Terme Mortgage, Inc. is an independent Reverse Mortgage Specialist providing the most Reverse Mortgage options and products to its customers in Illinois. The company is headquartered at 1255 N. State Parkway #1 South, Chicago, Illinois and can be found on the Internet at <http://www.termemortgage.com> or via telephone at 866-386-4951.

Terme Bancorp, Inc. is headquartered at 5818 S. Archer, Rd. in Summit, Illinois and can be found on the Internet at <http://www.termebancorp.com>.

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