Bid Registration Process

The Following is a brief walkthrough showing what you as a bidder will experience when registering and placing bids during the **Bidding Process**.

To take advantage of SpeerBids.com bid submission for selected official statement and term sheet sales, you must first register through the web site. Both registered and non-registered bidders will see the following page when they arrive at **SpeerBids.com**

Registration/Login Screen at SpeerBids.com

Speer	Bids.com Bid Platform	
SpeerBids.com	Bid Platform Login	
You must log in to password to contin	submit a bid for a Speer Financial, Inc., sale. Please register here, or enter your email address and ue.	
E	mail Address:	
	Password:	
Forgot your p will be emailed to	assword? Check this box, enter your email address above, and click the Submit button. Your password you shortly.	
	Submit)
		_
	@ 2000 Sease Eleganial Jac. All Diakta D.	

Registration Form

SpeerBids.com Bid Platform	Registration
To take advantage of SpeerBids.cc registered bidder. This will allow yo selected Bid submission platform. information with anyone else, as n	om bid submission for selected official statement and term sheet sales, you must be a but to submit a bid any time, up to the close of a specific sale, where SpeerBids.com is the Please note that Speer Financial, Inc. will not share your email address or other contact oted in our <u>Privacy Policy</u> .
Fields marked with an asterisk (*) a	are required for registration.
Salutation:	Select One
* First Name:	
* Last Name:	
Job Title:	
* Organization:	
Suite #:	
* Street Address:	
* City :	
* State	Select One 🔹
* ZIP Code:	
* Email Address:	
* Phone Number:	
* Fax Number: (enter as xxx-xxxx)	
* Create Password:	
	Note: Password must contain between 8 and 16 characters (letters and numbers)
* Confirm Password:	
* Preferred Sale Type	 Official Statement Sales Term Sheet Sales Both
By using SpeerBids.com bid subr	nission system, you agree to the Speer Financial, Inc. Terms of Use.
	Submit

Above is the form you must complete in order to register at SpeerBids.com. Registration allows you to submit a bid any time, up to the close of a specific sale, at **SpeerBids.com**.

Once you fill out and submit your registration, you will be sent an email automatically, asking you to confirm your registration: you must verify your email address by clicking a link in the email:

Email text:

Thank you for registering with Speer Financial, Inc., for the SpeerBids.com bidding platform. Once your registration with SpeerBids has been confirmed, a representative will review and act on your request within 48 hours, please call (312) 346-3700 for any urgent requests. <u>Please click here to confirm your registration</u>.

Once you click the link in the email, your registration is confirmed and you will arrive at the SpeerBids.com Quick Jump and see a message informing you of that fact, as follows:

Registration Confirmed!

Thank you! Your bidder registration with SpeerBids has been confirmed. We will review your registration and be in contact with you in the next 48 hours. In the meantime, please contact us at 312-346-3700 with any urgent requests.

When your registration is approved by Speer personnel, you will receive an email welcoming you, telling you that you have been approved and are now able to place bids on SpeerBids.com. The email includes a link to the **SpeerBids.com** site, and reads as follows:

Email text:

Thank you! Your registration for SpeerBids.com has been approved. You are now able to submit online bids for any of the Official Statement and Term Sheet Competitive Sales that are activated for the applicable bidding platform.

Welcome to <u>SpeerBids.com</u>!

Once a are registered and approved, click the link in the email mentioned above and you will arrive at the **Login page of SpeerBids.com**.

Login Page of SpeerBids.com

There is a '**Forgot Your Password**' check box on this page. If you click on this, you will be able to enter your email address and click the Submit button. This will send an email with the password to your email account. You can attempt to log in up to three times. After the third time, a screen will appear that will only allow you to retrieve your password.

SpeerE	ds.com Bid Platform Login			
You mus passwor	log in to submit a bid for a Speen to continue.	r Financial, Inc., sale. Pleas	e <u>register here</u> , or enter	your email address and
	Email Address:			
	Password:			
Fo will be	got your password? Check this bo mailed to you shortly.	ox, enter your email addres	s above, and click the S	ubmit button. Your password
				Submit

Bidding Platform Main Menu

This secure web-based platform is designed to allow you to quickly and easily complete bids and submit them. From the registration, the platform automatically fills in your contact information on the bid. This includes an email notification chain, so you will know when your bid was submitted and received by Speer Financial.

From here, you can select a bid using one of two buttons: **Official Statement Sales** and **Term Sheet Sales**. You also have the ability to modify your password from this menu.



Bid Display

When you select a sale, you see the selection displayed as shown below. When you click the **Bid Now!** Button at the bottom of the page, beneath the bid, you are then taken to a page where you will fill in all the necessary bid information to create and submit a bid.

SpeerBids.com Onlir	ne Bid Platform -	Competitive Offic	ial Statement Sal	es	
Click on the issuer name	es below to view deta	ailed information abo	ut each registrant.		
Issuer:	Village of				
	Lombard				
State:	Illinois				
Sale Date:	September 26, 2009				
Time of Sale:	3:00 PM CDT				
Type of Sale:	SpeerBids.com				
Dollar Amount:	\$8,220,000				
Subject to Change:	Yes				
Security:	Debt Certificates				
First Maturity:	December 15, 2017				
Last Maturity:	December 15, 2029				
Bidders Option Insurance:	Yes				
Credit or Underlying Rating:	A1				
Insured Rating:					
Insurance Company:					
Official Statement:	Download				
Sale Announcement:					
	BID NOW!				
TERM SHEET SALES	View current Te	erm Sheet bid opport	unities		
LOG OUT	Log out of the S	SpeerBids.com Biddi	ing Platform		
By using SpeerBids.com	bid submission syst	tem, you agree to the	e Speer Financial, Ir	nc. Terms of Use.	

Bid Entry Procedure

To complete and submit your SpeerBids.com bid, you will use a multi-part **wizard** to enter all of the appropriate bid data. Similar to the "Bid Creation procedure," a 5-step process walks you through the procedure of **filling out the bid**, which is separated into sections to help minimize confusion in filling out an extensive form online.

Step One

		m		
Bid: Village of Lomb	ard - \$8,220,000.00	Debt Certificates -	Series 2009D	
Bid Closing Date and Tir	ne: 2009-09-30 at 9:30 A	M CDT Current time:	September 28, 2009 9:27	AM CDT
o complete and submit y	our SpeerBids.com bid, u	se this multi-part wizard	to enter all of the approp	riate bid data.
Minimum Bid	Maturities	Deposit	Insurance	Interest
Minimum Bid MINIMUM BID For the \$8,220,000.00 Illinois, as described in \$ (no less th	Maturities Debt Certificates Series S the annexed Official Note an \$8,154,240.00) plus ar	Deposit eries 2009D of the Villa ce of Sale, which is exp corued interest from Oc	Insurance age of Lombard, DuPage a pressly made a part of this stober 1, 2009 to the date of	Interest and Cook Counties, bid, we will pay you of delivery for
Minimum Bid MINIMUM BID For the \$8,220,000.00 Illinois, as described in \$ (no less th Certificates bearing inte	Maturities Debt Certificates Series S the annexed Official Notic an \$8,154,240.00) plus a erest as follows (each rate	Deposit eeries 2009D of the Villa ce of Sale, which is exp ccrued interest from Oc e a multiple of 1/8 or 1/1	Insurance age of Lombard, DuPage a pressly made a part of this stober 1, 2009 to the date of 100 of 1%).	Interest and Cook Counties, bid, we will pay you of delivery for
Minimum Bid	Maturities Debt Certificates Series S the annexed Official Notic an \$8,154,240.00) plus a erest as follows (each rate	Deposit eries 2009D of the Villa ce of Sale, which is exp corued interest from Oc e a multiple of 1/8 or 1/1 1 of 5 CLEAR	Insurance age of Lombard, DuPage a pressly made a part of this tober 1, 2009 to the date of 100 of 1%).	Interest and Cook Counties, bid, we will pay you of delivery for

Step Two

Bid: Village of L	ombard - \$8,220,000	0.00 Debt Certificates - Se	eries 2009D	
Id Closing Date a	nd Time: 2009-09-30 at 9	CONTRACT Current time: Se	eptember 28, 2009 9:27	AM CDT
o complete and sub	omit your SpeerBids.com I	bid, use this multi-part wizard to	enter all of the appropr	iate bid data.
MPORTANT: This s re performed separ peer Financial, Inc.	survey-like bid submissi rately of this bid submissio	on process does not calculat on process. You will be able to p	e your bid. All calculati preview the completed b	ons to verify your bid id before submitting it t
Minimum Bid	Maturities	Deposit	Insurance	Interest
MATURITIES* -D	ECEMBER 15			
\$260,000	2017 %	\$775,000	2024 %	
\$255,000	2018 %	\$815,000	2025 %	
\$185,000	2019 %	\$860,000	2026 %	
\$510,000	2020 %	\$905,000	2027 %	
\$535,000	2021 %	\$955,000	2028 %	
\$565,000	2022 %	\$1,005,000	2029 %	
\$595,000	2023 %			
Any consecutive r	maturities may be aggrega	ated into no more than five term	Certificates at the optic	on of the bidder, in
which case the m	andatory redemption prov	isions shall be on the same sch	edule as above.	
Maturities: VVV		Term maturity:		
Maturities: YYYY		Term maturity:		
Maturities: YYYY	(• • • • • • • • • • • • • • • • • • •	Term maturity:		
Maturities:	🔁 - 💶 - 🚺	Term maturity:		
Maturities:		Term maturity:		
*Subject to mover	ment between maturities.			
		2 of 5		
	<b <="" td=""><td>ACK CLEAR NE</td><td>EXT ></td><td></td>	ACK CLEAR NE	EXT >	

Step Three

		orm - Bid Entry Fo	orm		
Bid: Village of	Lombar	d - \$8,220,000.00	Debt Certificates - S	Series 2009D	
Bid Closing Date	and Time:	: 2009-09-30 at 9:30 /	AM CDT Current time:	September 28, 2009 9:27	AM CDT
o complete and s	submit vour	SpeerBids.com bid.	use this multi-part wizard	to enter all of the appropr	iate bid data.
re performed sep Speer Financial, In	parately of the formation of the formati	his bid submission pr	rocess. You will be able to	preview the completed b	id before submitting it to
Minimum Bi	id	Maturities	Deposit	Insurance	Interest
The Certificates approving legal The underwrite Bureau and will As evidence of Village of Lomb Notice of Sale.	s are to be e l opinion of r agrees to l accept the our good fa pard in the a Attached he	executed and deliver Hoops and YoYo LLF apply for CUSIP nu e Certificates with the aith, we enclose here amount of TWO PER ereto is a list of mem	ed to us in accordance wi P, Chicago, Illinois. The Vil mbers within 24 hours a CUSIP numbers as enter with a check or Surety Bo CENT OF PAR (the "Dept bers of our account on wh	th the terms of this bid ac lage of Lombard will pay and pay the fee charged b ed on the Certificates. Ind payable to the order of posit") under the terms pro- tose behalf this bid is main	companied by the for the legal opinion. y the CUSIP Service f the Treasurer of the vided in your Official de.
The Certificates approving legal The underwrite Bureau and will As evidence of Village of Lomb Notice of Sale. Form of Depe Select One:	s are to be e opinion of r agrees to l accept the our good fa pard in the a Attached he osit Certified Financia Wire Tra	executed and deliver Hoops and YoYo LLF apply for CUSIP nu e Certificates with the aith, we enclose here amount of TWO PER ereto is a list of mem //Cashier's Check I Surety Bond insfer equired	ed to us in accordance wi P, Chicago, Illinois. The Vil mbers within 24 hours a CUSIP numbers as enter with a check or Surety Bo CENT OF PAR (the "Depr bers of our account on wh	th the terms of this bid ac lage of Lombard will pay ind pay the fee charged b ed on the Certificates. Ind payable to the order of psit") under the terms pro lose behalf this bid is man	companied by the for the legal opinion. y the CUSIP Service f the Treasurer of the vided in your Official de.
The Certificates approving legal The underwrite Bureau and will As evidence of Village of Lomb Notice of Sale. Form of Depo Select One:	s are to be e l opinion of r agrees to l accept the our good fa bard in the a Attached he osit Certified Financial Wire Tra None Re 400	executed and deliver Hoops and YoYo LLF apply for CUSIP nu e Certificates with the aith, we enclose here amount of TWO PER ereto is a list of mem //Cashier's Check I Surety Bond insfer equired	ed to us in accordance wi P, Chicago, Illinois. The Vil mbers within 24 hours a CUSIP numbers as enter with a check or Surety Bo CENT OF PAR (the "Depo bers of our account on wh	th the terms of this bid ac lage of Lombard will pay ind pay the fee charged b ed on the Certificates. Ind payable to the order of psit") under the terms pro- lose behalf this bid is main this	companied by the for the legal opinion. y the CUSIP Service f the Treasurer of the vided in your Official de.
The Certificates approving legal The underwrite Bureau and will As evidence of Village of Lomb Notice of Sale. Form of Depo Select One:	s are to be e l opinion of r agrees to l accept the our good fa bard in the a Attached he osit Certified. Financial Wire Tra None Re 400	executed and deliver Hoops and YoYo LLF apply for CUSIP nu e Certificates with the aith, we enclose here amount of TWO PER ereto is a list of mem //Cashier's Check I Surety Bond insfer equired	ed to us in accordance wi P, Chicago, Illinois. The Vil mbers within 24 hours a CUSIP numbers as enter with a check or Surety Bo CENT OF PAR (the "Dept bers of our account on wh def 5	th the terms of this bid ac lage of Lombard will pay ind pay the fee charged b ed on the Certificates. Ind payable to the order of sit") under the terms pro- loose behalf this bid is main example.	companied by the for the legal opinion. y the CUSIP Service f the Treasurer of the vided in your Official de.

Step Four

	lattorm - Bid Entry Fo	orm		
Bid: Village of Lom	bard - \$8,220,000.00	Debt Certificates	- Series 2009D	
Bid Closing Date and T	ime: 2009-09-30 at 9:30	AM CDT Current time	e: September 28, 2009 9:2	7 AM CDT
To complete and submit y	your SpeerBids.com bid,	use this multi-part wiza	rd to enter all of the appro	priate bid data.
MPORTANT: This surve	ey-like bid submission (process does not calc	ulate your bid. All calcula	tions to verify your bid
are performed separately	y of this bid submission p	rocess. You will be able	to preview the completed	bid before submitting it to
Speer Financial, Inc.				
Minimum Bid	Maturities	Deposit	Insurance	Interest
Bidders Option Ins	urance			
we have purchased	from:			
	Premium: \$	01 *		
		~ ~		
Maturities: (S	Select One)	Y	ears	
	U All			
		4 of 5		
	<back< td=""><td>CLEAR</td><td>NEXT ></td><td></td></back<>	CLEAR	NEXT >	
MAIN MENU Retu	urn to the Main Menu with	hout Completing the Bio	i.	

Step Five

When you have completed the bid, you will then **Preview** the Bid, review it, make any edits necessary using the EDIT button, and, after accepting the Terms and Conditions, submit the bid to Speer. The **Bid Preview** display is shown on the following two pages.

SpeerBids.com Bid Pla	atform - Bid Entry For	rm		
Bid: Village of Lomb	ard - \$8,220,000.00	Debt Certificates -	Series 2009D	
Bid Closing Date and Tin	me: 2009-09-30 at 9:30 A	M CDT Current time:	September 28, 2009 9	:27 AM CDT
o complete and submit yo	our SpeerBids.com bid, u	se this multi-part wizard	to enter all of the appr	opriate bid data.
MPORTANT: This survey are performed separately of Speer Financial, Inc.	y-like bid submission pro	rocess does not calcu ocess. You will be able to	late your bid. All calcu o preview the complete	lations to verity your bid d bid before submitting it to
Minimum Bid	Maturities	Deposit	Insurance	Interest
Gros Less Premium/Plus	s Interest: \$			
Gros Less Premium/Plus True Inte True Inte Price Bid for 1 TOTAL BONE AVERA	ss Interest: \$ s Discount: \$ erest Cost: \$ erest Rate: % the Bonds \$ D YEARS: 130124.668 AGE LIFE: 15.83			
Gros Less Premium/Plus True Inte True Inte Price Bid for t TOTAL BONE AVERA	ss Interest: \$ i Discount: \$ erest Cost: \$ erest Rate: % the Bonds \$ D YEARS: 130124.668 AGE LIFE: 15.83 	5 of 5 CLEAR PR	EVIEW BID	

Bid Preview Display – Part1



Bid Preview Display – Part 2

None required [X]	State: State Zip: 02134		
Amount: \$164,400	Direct Phone: 773-777-1234		Inturities: (Check Opc)
	FAX Number: 713-777-1235 F-Mail Address: bidder@sen	nple.com	1 Years
	E-Mail Address. bidden@sail	ipic.com [1 All
		,	
The foregoing bid was accepted	and the Certificates sold by ordinance	of the Village	on September 30, 2009, and receipt is
hereby acknowledged of the go	od faith Deposit which is being held in a	ccordance wit	h the terms of the annexed Official
Notice of Sale.			
	VILLAGE OF LOMBARD	, DUPAGE AN	ID COOK COUNTIES, ILLINOIS
		Mayor	
		Iviayoi	
'Subject to movement between ma	turities.		
	NOT PART OF THE (Calculation of true intera	BID	
			_
	Gross Interest	\$	
	Less Premium/Plus Discount	\$	
	True Interest Cost	\$	
	True Interest Rate		
	Price Bid for the Certificates	\$	
	TOTAL CERTIFICATE YEARS	130,124.668	
	AVERAGE LIFE	15.83 Years	
EDIT BID Make char	nges to this bid		
Before sub	mitting your bid, you must read and agr	ee to the follo	wing:
SPEERBI	DS.COM ACKNOWLEDGEMENT		
Lagree wi	th the following conditions:		
1 49.00 11.			
1. I w	ill allow only one registrant from my firm	using my Log	in ID and Password to access
Sp	eerBids.com during the sale (although o	ther individua	is may be in the room or with me
2. I h	ave read and accept the Rules and Defin	nitions	
3. Du	ring the sale, I agree to keep my bid cor	nfidential.	
📃 l Agre	e		
Click to Su	bmit your Bid to Speer Financial. Do no	t click the Su	Ibmit button more than one time.
SUBMIT BID You may n	eed to wait while your network processe	es your reques	st.
			© 2000 Speer Einspeiel, Inc. All Dights Deserve

At the bottom of the **Bid Preview** page are two buttons:

Edit and Submit Bid Buttons

EDIT BID	Make changes to this bid Before submitting your bid, you must read and agree to the following: SPEERBIDS.COM ACKNOWLEDGEMENT
	I agree with the following conditions:
SUBMIT BID	 I will allow only one registrant from my firm using my Login ID and Password to access SpeerBids.com during the sale (although other individuals may be in the room or with me observing from the same computer terminal) I have read and accept the <u>Rules and Definitions</u> During the sale, I agree to keep my bid confidential. I Agree Click to Submit your Bid to Speer Financial. Do not click the Submit button more than one time. You may need to wait while your network processes your request.
	© 2009 Speer Financial, Inc. All Rights Reserved.

It is at this point that you can either go back and edit the bid you have just completed before submitting, OR, you can **Submit** the bid immediately. Once you submit the bid, you will receive the confirmation message as seen on the next page.

Bid Submission Confirmation Page

	s.com Bid Platforr	m - Bid Submitted	
The followir	ig Bid		
Village of L	ombard - \$8,220,000	.00 Debt Certificates - Series 2009D	
has been s	uccessfully submitted	i by:	
SpeerBids t	vidder		
from SeconDide			
on	ompany		
September	28. 2009 at 9:30 AM	from 99.9.40.99.	
PRINT	BID FORM Print a	a copy of this page with a timestamp for your files.	
MAIN	MENU Return	n to the main menu	

At the same time your **Bid** is submitted, designated Speer personnel receive a **confirmation email** that your bid has been submitted.