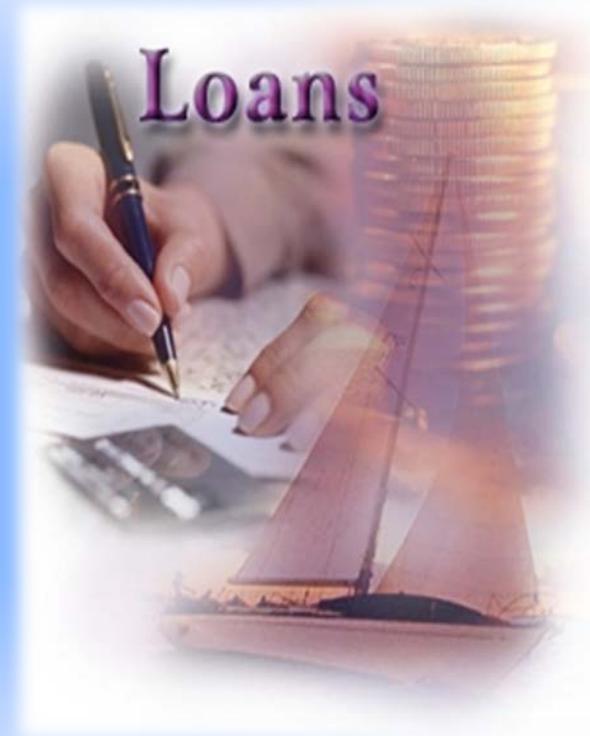


Cash Loan Sales Overview



Cash Loan Sales Overview

- Loans are competitively marketed and sold in the secondary market via a loan sale advisor.
- Loans are offered in a variety of pools based on performance, type, quality, location, etc.
- All cash transaction.
- All sales are usually closed within 20 business days of bid award.



Loans Targeted for Sale

Cash Sales* (Offered to secondary market)

- Consumer
- Commercial & Industrial

Specialty Sales*

(Offered to specific target market)

- Agriculture
- Credit Cards
- Leases
- Government Guarantee
- Participations

*Performing / Nonperforming



Cash Loan Sales Process

- Loan Sale Advisor markets portfolio/pool.
- Loan files imaged/indexed for online due diligence.
- Due diligence access limited to qualified investors.
- Due diligence typically 3-4 weeks.
- Investors register directly with Loan Sale Advisors.



Qualification Process

- Investor must have experience in the secondary market.
- Have a net worth of greater than \$1,000,000.
- Must be able to execute the Purchaser Eligibility Certification (PEC).
 - FDIC will not sell to anyone who has caused a loss in excess of \$50,000 to any FDIC insured institution.
- Remit an annual Security Deposit of \$50,000 and execute a Security Deposit Agreement.
- Has not previously breached a Confidentiality Agreement with the FDIC.
- Loan Sale Advisors may require a nominal registration fee.

Bidding Process

- **Sealed bid sale via secured website.**
- **Prerequisites to bid:**
 - \$100,000 Bid Deposit.
 - Must be able to execute a Bid Certification.
 - Must be able to execute a Purchaser Eligibility Certification.
- **Sealed Bid Formats:**
 - Individual Pool Bid.
 - Combination (or Linked) Pool Bid.
- **Bids must be submitted by Bid Deadline.**
- **No representations or warranties provided in Loan Sale Agreement.**



Typical Loan Sale Timeline



Loan Sale Advisors

How does one get on the FDIC Asset Marketing E-mail list?

FDIC markets loans through several loans sales advisors:

First Financial Network

www.firstfinancialnet.com

405-748-4100

DebtX, The Debt Exchange

www.debtX.com

617-531-3400

Garnet Capital Advisors

www.garnetcapital.com

914-406-7880

Mission Capital Advisors

www.missioncap.com

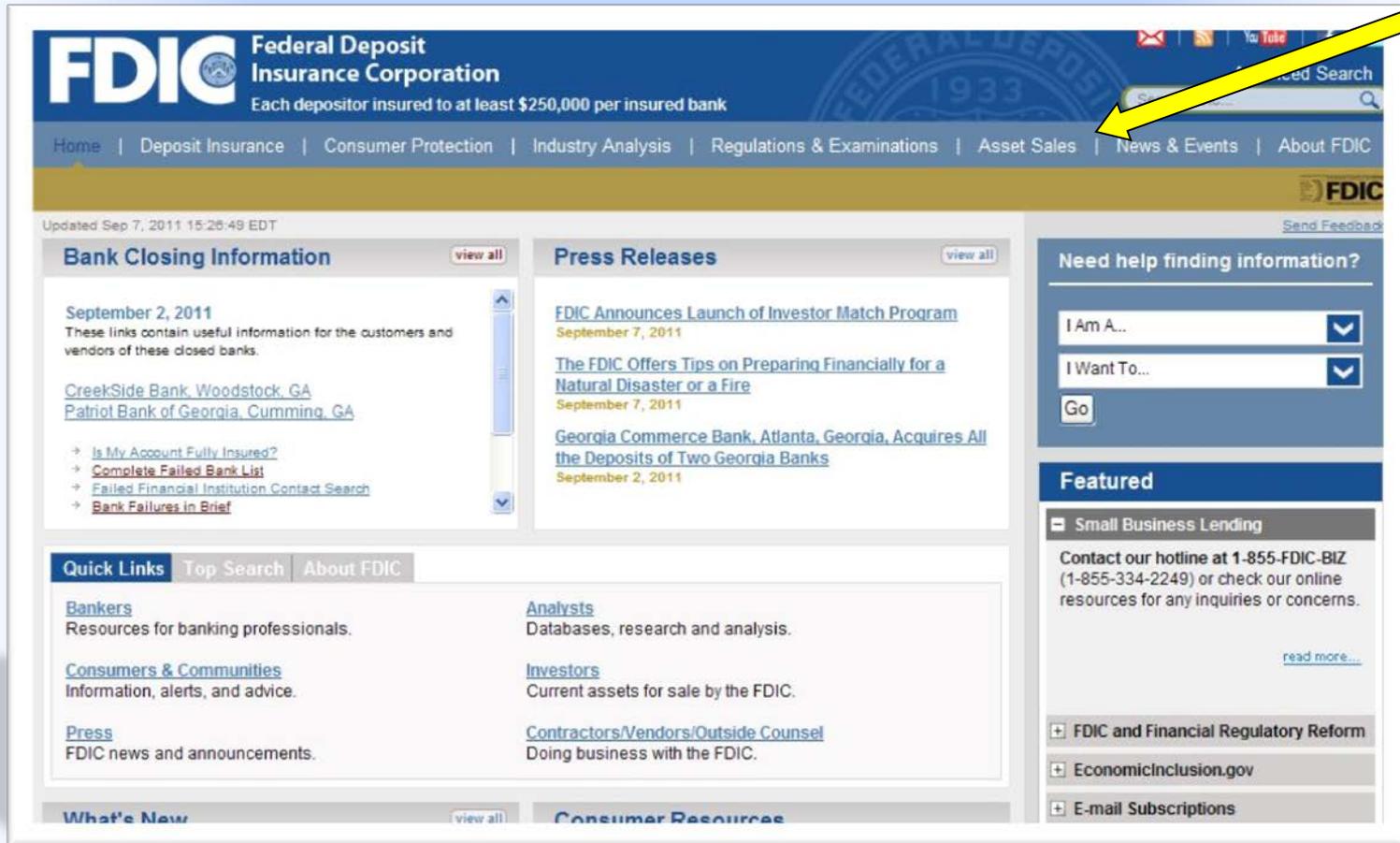
212-925-6692

Persons with accounts on these systems will receive notice of a FDIC loan sale offering when they are made available to the market. General Announcements of a FDIC loan sale will appear on the website of the loan sale advisor responsible for that particular sale.

Current/Upcoming Sales

Receivership	No. of Loans	Book Value (in millions)	Bid Date
Multi-bank – Specialty	582	\$150.8	10/9/12
Second Federal	1,075	\$141.7	TBD
Multi-bank - Cash	635	\$83.8	TBD

Home Page of FDIC WWW.FDIC.GOV



The screenshot shows the FDIC website home page. At the top, the FDIC logo is on the left, followed by the text "Federal Deposit Insurance Corporation" and "Each depositor insured to at least \$250,000 per insured bank". A search bar is located on the right side of the header, with a yellow arrow pointing to it. Below the header is a navigation menu with links: Home, Deposit Insurance, Consumer Protection, Industry Analysis, Regulations & Examinations, Asset Sales, News & Events, and About FDIC. The main content area is divided into several sections: "Bank Closing Information" (updated Sep 7, 2011) with a "view all" link, "Press Releases" (updated Sep 7, 2011) with a "view all" link, and "Need help finding information?" with dropdown menus for "I Am A..." and "I Want To..." and a "Go" button. Below these are "Quick Links" for Bankers, Analysts, Consumers & Communities, Investors, Press, and Contractors/Vendors/Outside Counsel. A "Featured" section includes "Small Business Lending" with contact information and "FDIC and Financial Regulatory Reform". At the bottom, there are "What's New" and "Consumer Resources" sections, both with "view all" links.

FDIC Federal Deposit Insurance Corporation
Each depositor insured to at least \$250,000 per insured bank

Home | Deposit Insurance | Consumer Protection | Industry Analysis | Regulations & Examinations | Asset Sales | News & Events | About FDIC

Updated Sep 7, 2011 15:26:49 EDT

Bank Closing Information [view all](#)

September 2, 2011
These links contain useful information for the customers and vendors of these closed banks.

[CreekSide Bank, Woodstock, GA](#)
[Patriot Bank of Georgia, Cumming, GA](#)

- [Is My Account Fully Insured?](#)
- [Complete Failed Bank List](#)
- [Failed Financial Institution Contact Search](#)
- [Bank Failures in Brief](#)

Press Releases [view all](#)

[FDIC Announces Launch of Investor Match Program](#)
September 7, 2011

[The FDIC Offers Tips on Preparing Financially for a Natural Disaster or a Fire](#)
September 7, 2011

[Georgia Commerce Bank, Atlanta, Georgia, Acquires All the Deposits of Two Georgia Banks](#)
September 2, 2011

Need help finding information?

I Am A...

I Want To...

Featured

Small Business Lending

Contact our hotline at 1-855-FDIC-BIZ (1-855-334-2249) or check our online resources for any inquiries or concerns.

[read more...](#)

FDIC and Financial Regulatory Reform

EconomicInclusion.gov

E-mail Subscriptions

Quick Links

[Top Search](#) [About FDIC](#)

[Bankers](#)
Resources for banking professionals.

[Consumers & Communities](#)
Information, alerts, and advice.

[Press](#)
FDIC news and announcements.

[Analysts](#)
Databases, research and analysis.

[Investors](#)
Current assets for sale by the FDIC.

[Contractors/Vendors/Outside Counsel](#)
Doing business with the FDIC.

What's New [view all](#)

Consumer Resources

Asset Sales Page

The screenshot shows the FDIC Asset Sales page. At the top left is the FDIC logo and the text "Federal Deposit Insurance Corporation" and "Each depositor insured to at least \$250,000 per insured bank". A search bar is on the top right. A navigation menu includes "Home", "Deposit Insurance", "Consumer Protection", "Industry Analysis", "Regulations & Examinations", "Asset Sales", "News & Events", and "About FDIC". Below this is a secondary menu with "Loan Sales", "Real Estate Sales", "Financial Asset Sales", "Servicing Sales Announcements", "Other Asset Sales", and "Historical Sales". The main content area has a heading "Asset Sales" and a sub-heading "Learn More". Under "Learn More" is a link for "Frequently Asked Questions for Asset Sales". Below this are six categories, each with a small image and a description: "Loan Sales" (with a yellow arrow pointing to it), "Real Estate Sales", "Financial Asset Sales", "Servicing Sale Announcements", "Other Asset Sales", and "Historical Sales" (with a yellow arrow pointing to it). On the right side, there is a "Need help finding information?" section with dropdown menus for "I Am A..." and "I Want To..." and a "Go" button. Below that is a "Featured" section with a "Investor Match Program" description and a "read more..." link. At the bottom of the featured section are two expandable items: "Financial Asset Sales" and "Closed Loan Sales".

FDIC Federal Deposit Insurance Corporation
Each depositor insured to at least \$250,000 per insured bank

Advanced Search
Search FDIC...

Home | Deposit Insurance | Consumer Protection | Industry Analysis | Regulations & Examinations | **Asset Sales** | News & Events | About FDIC

Loan Sales | Real Estate Sales | Financial Asset Sales | Servicing Sales Announcements | Other Asset Sales | Historical Sales

Home > Asset Sales

Asset Sales

Learn about loans, real estate, and other assets for sale by the FDIC.

Learn More

[Frequently Asked Questions for Asset Sales](#)

Loan Sales
Learn everything you need to know about buying loans from the FDIC.

Real Estate Sales
Learn everything you need to know about buying real estate from the FDIC.

Financial Asset Sales
Learn about the bidder qualification process for sales of Financial Assets, including structured sales of loans and sales of securities.

Servicing Sale Announcements
Learn about upcoming Servicing Sales.

Other Asset Sales
Investigate the inventory of other assets for sale -- including office furniture, fixtures,

Historical Sales
Review detailed information on past asset sales.

Need help finding information?

I Am A...
I Want To...
Go

Featured

Investor Match Program
This program was developed to encourage and facilitate interaction between small investors, asset managers and large investors to bring sources of capital together with the expertise needed to participate in structured sales transactions. [read more...](#)

Financial Asset Sales
Closed Loan Sales