



BANK SOLUTIONS

CIVIC MINDED STRATEGIES

This outline of solutions shows a global overview of bank internal or external work-out strategies. All strategies are developed custom from each bank or selling institution.

- **Evaluation:**
 - Communicate with Company management and discuss overall strategy and objectives.
 - Asset Evaluation
 - Current local, regional or national markets and how they apply to strategy
 - Evaluate and work alongside management team to reach set goals

- **Strategy / Objectives:**
 - Identify assets that are candidates for workout or liquidation.
 - Free up capital accounts by offsetting the percentages of performing to non-performing
 - Custom Strategies are created for each bank (no two will be the same)

- **Services Overview**
 - Property Preservation and Maintenance
 - Retail Disposition
 - Auctions
 - Largest Real Estate Networks (REO or Internal asset short sale)
 - SRE's Investor Networks
 - Bulk REO Disposition (strategy driven)
 - SRE's Investor Networks (nation's largest investors Executive Partner Program)
 - Toxic Disposition (strategy driven)
 - SRE's Investor Networks (private Hedge Funds running internal strategies)
 - Note Disposition (strategy driven)
 - SRE's Investor Networks (private and institutional)
 - Credit Asset Disposition (strategy driven)
 - Market purchasing groups
 - Work Out Services:
 - Review troubled loans, financial statements, and credit quality of the customer to develop workout strategies.
 - Consultation that educates the customer to the options that are available to them
 - Analyze and determine the impact of bankruptcy filing, and ensure protection of the LENDER's position as a creditor.



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- Conduct negotiations with the borrower and borrower's counsel.
 - Negotiate debt restructure.
 - Loan Modification
 - Processing capabilities up to 7000 units per month
 - Mandatory credit services on all LM's
 - Bring up the averages from 30% seasonable to 48% seasonable
 - Initial 85% conversion rate
 - Seasonable tracking after LM – to convert to movable commodity if LM collapses
 - Create Secondary Strategies
 - Civic minded strategies
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 - Credit Services
 - Debt restructuring
 - All Loan Modifications will require that all home owners will require credit counseling
 - Creative credit services geared to keep the Loan Modification performing
- **Product Valuations:**
 - Arrange for an independent third party valuation of said distressed real estate assets within ten (10) days in order to determine real market values that buyers of such assets will recognize. Company shall pay the costs associated with this valuation. A cost estimate will be provided before commencing this service.
- **Assumptions / Capabilities:**
 - Establish market appetite / value for asset through constant communication with our contracted buyer community
 - Evaluating a buyer's ability to perform by proving unencumbered funds, timelines and identifying capable party to act quickly
- **Liquidation: (full drop)**
 - Develop a strategic plan and courses of action for liquidating said distressed real estate assets (if applicable) based on Company's objectives and the third party valuation.



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- Buyer Validation:
 - Evaluating a buyer's ability to perform by proving funds and identifying capable party to act on behalf of buyer entity
- Buyer Negotiations:
 - Negotiate terms of asset sale
- Create documentation
 - NCND
 - Genealogy
 - MFA
 - Sub-Fee
 - LOI
 - POF
 - Purchase contract (to be generated by selling entity)
 - Reporting
- Set Protocols
 - Expectations
 - Assumptions
 - Delivery of information (when and how)
 - Documentation overview (what and when)
 - Selling with reps and warrants
 - Transactional timelines (in relation to buyer and seller)
 - Title expectations and warranties
- Marketing:
 - Image problem solving and solutions
 - Exposure of asset to buyer community
- **Assignment: (full drop)**
 - Consultant will be appointed the exclusive representative in liquidating the assets. Consultant will have the authority to authorize sales agreements on banks behalf according to agreed upon parameters.
- **Reporting**
 - Provide weekly updates of activity and performance



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Participation Options

- **Consulting Approach:**
 - Evaluation, Strategy
 - Product Valuation
 - Assumptions, Reporting

- **Management Approach:**
 - Evaluation
 - Strategy
 - Product Valuation
 - Assumptions
 - Work Out-Services
 - Liquidation
 - Reporting

- **Partner Approach:**
 - Evaluation
 - Strategy
 - Property Preservation and Maintenance
 - Management of all services including but not limited to:
 - Product Valuation
 - Assumptions
 - Work Out-Services
 - Credit Services
 - Liquidation, Assignment, Reporting