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FOR IMMEDIATE RELEASE

Asset Finance Services Successfully Arranges Sales of Non-Performing Assets

July 17, 2007, Chicago, IL- Howe Barnes Hoefer & Arnett's Asset Finance Services (AFS) announces the successful sale of \$6 million of non-performing assets for a Midwestern-based bank. The bank engaged AFS to discretely and efficiently liquidate a pool of non-performing assets. Given the confidential nature of the transaction, the identity of the selling bank is not being disclosed.

AFS successfully and discretely marketed this pool and received robust investor interest, ranging from the entire portfolio to groupings of transactions that materially comprised the entire portfolio. The loans represented a pooling of distressed real estate assets including both residential and commercial exposures.

Howe Barnes Hoefer & Arnett Senior Vice President and Director of Asset Finance Services Kenneth Segal commented, "This is a challenging environment for many of our Midwestern clients. The real estate markets have softened in many regions and local banks are facing mounting exposures of impaired loans. Providing the banks with an ability to discretely sell these exposures at optimal market values creates substantial benefits to the banks and their stakeholders."

In addition to assisting client banks with the disposition of assets, Asset Finance Services (<http://www.howebarnes.com/assetfinanceservices.html>) is dedicated to advising banks in the management of their loan assets by focusing on the specific asset growth and/or disposition needs of each of its individual bank partners, regardless of size. AFS offers both individual and portfolio loan market assessments, capital markets driven advisory, valuation and brokerage services, and access to deep secondary markets in virtually all classes of bank loan assets

Established in 1915, Howe Barnes Hoefer & Arnett, Inc. is a full service brokerage firm headquartered in Chicago, IL with offices in eight states throughout the U.S. Through its bank sales and trading, research, investment banking and asset finance services departments, Howe Barnes specializes in community banks and thrifts. Through its private client services department, the firm provides investment advice and products to both individual and institutional customers. Howe Barnes Hoefer & Arnett is the exclusive provider of capital markets services for the Independent Community Bankers of America (ICBA). The firm delivers fixed income products and services through a strategic initiative with Vining Sparks IBG, Memphis, Tennessee. (www.howebarnes.com)

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