



Acquisition of \$152 Million Performing Loan Portfolio

March 10, 2011



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PERFORMING MULTI-FAMILY LOAN PORTFOLIO ACQUISITION

Summary

Seller:	Citibank, NA
Principal Balance:	\$ 152.4 million
Number of Loans:	466
Average Rate:	6.13%
Average Yield:	6.90%
Average Loan Balance:	\$ 327,000
Average Loan / Unit:	\$ 38,620
Average Current Credit Score:	748
Estimated Portfolio LTV:	74% (based on updated appraisals and estimated current valuations)
Loans Past Due 30-89:	None
Closing Date:	March 10, 2011



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Concentrations

Loan Balance Distribution

\$500,000+	93 Loans	42% of principal balance
\$250,000 to \$499,000	170 Loans	39% of principal balance
Under \$250,000	203 Loans	19% of principal balance

Largest Single Borrower Exposure 4 Loans \$2.2 million

Geographic Distribution Chicago Metropolitan Market Area



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Due Diligence / Risk Assessment

1. Borrower / Co-Borrower Information

- Obtained Updated Credit Scores on All Borrowers / Co-Borrowers
- Obtained Updated Judgment / Public Records Searches on All Borrower / Co-Borrowers

2. Collateral Information

Collateral Risk Factors: Valuation & Condition

- 153 New Exterior-Only Appraisals –56% of Total Portfolio – 100% of All Loans \$500,000 or Larger
- 141 Independent Exterior Inspections – 26% of Total Portfolio
- BFIN Commercial Bankers conducted external field inspections on 100% of collateral

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Due Diligence / Risk Assessment (continued)

2. Collateral Information (continued)

Collateral Risk Factors: Insurance & Environmental

- Obtained Updated Environmental Data Reports on All Collateral
- Verified Flood Insurance Status & Flood Insurance Placement on All Collateral
- Verified Property & Casualty Insurance Status on All Collateral

Collateral Risk Factors: Legal & Title

- Obtained Updated Tract Searches on All Collateral
- Conducted On-Site review of all loan documents to verify original documents.
- Verified 100% origination of loans by Seller or affiliate of Seller.

3. Cash Flow Information

Seller loan files contained very limited information on current rent rolls and property operating statements; accordingly, greatest weight was placed on borrower current credit standing and loan payment history.

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Interest Rate Risk Profile

Weighted Average to Repricing	2.9 years
Weighted Average to Maturity	18.6 years
Principal Balance Repricing in 2011	\$ 39.6 million
Principal Balance Repricing in 2012	\$ 18.6 million