Special Report

Workout Professionals in the Nation's Major Banks

| Bank | Senior Workout Officer | Counsel | Senior Real Estate Workout Officer |
|--|--|---|---|
| Bank of America, N.A. Charlotte, NC | Paul V. Kennedy Senior Vice President Special Assets Group Executive Tel (617) 434-2437 paul.v.kennedy@bankofamerica.com | Steve Mayo | Joseph Fuszard Senior Vice President |
| Citibank, N.A. New York, NY | Anthony Murphy Global Head of Workouts Institutional Recovery Management Tel. (212) 816-7465 anthony.murphy@citi.com | Karen Kirchen, Senior Attorney | Not available |
| HSBC Bank USA, N.A. Various locations | Gerald Nagle Executive Vice President Special Credits Unit Tel. (716) 841-1153 gerald.nagle@us.hsbc.com | Craig Wright | Gerald Nagle Executive Vice President |
| J.P. Morgan Chase Special Credits Group New York, NY | Jeffrey A. Sell Managing Director Tel. (212) 622-4501 jeff.sell@jpmorgan.com | Kevin C. Kelley Managing Director Associate General Counsel | John McDonagh Managing Director |
| SunTrust Bank Atlanta, GA | T. Michael Logan Managing Director Special Assets Group Tel. (404) 588-7122 mike.logan@suntrust.com | Not Available | T. Michael Logan Managing Director Special Assets Group |
| Wachovia Bank Charlotte, NC | Joseph H. Carter, Jr. Senior Vice President Special Assets Management Tel. (704) 383-2917 joe.carter@wachovia.com | Retains Outside Counsel | Joseph H. Carter, Jr. Senior Vice President |
| Wells Fargo Bank, N. A. Los Angeles, CA | Jae L. Walker Executive Vice President Tel. (213) 253-3553 jae.l.walker@wellsfargo.com | David Garfield | Patrick Mooney Senior Vice President |