

Home National Bank
902 Home Avenue
Portland, Oregon 97207

March 8, 2008

Mr. George W. Marlon
Boston Transit Authority
57 West City Avenue Boston, MA 02110

Subject: Magic Loans

Dear Mr. Marlon,

At this time, each year, everyone thoughts turn to vacation plans and home improvements. If you are considering a major recreational purchase or home improvement this year, you may want to find out about Magic Loans Home National Bank.

Magic Loans is loan that is made against equity that you have in your home. Magic Loans can be used to buy the car or anything you have always wanted. They can also be used for conventional FHA home improvement loans, such a private swimming pool. Of course, a Magic Loans does not have to be used only for recreational items. You may want to use money that is now equity to pay for college expenses for your children.

So if you have equity in your home and would like to talk with someone about the possibility of borrowing against that equity, please complete the postage-paid

replay card included with this letter. Just drop it in the mail and a Home National Bank loan officer will call you to explain Magic Loans possibilities as well as to answer any question you may have. Let us help make your dream come true.

Sincerely,

John M. Peters

President