



FIRST FINANCIAL
NETWORK

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PRESS RELEASE

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**First Financial Network Celebrates 20th Anniversary as
Nation's Leading Financial and Loan Sale Advisor
with \$1 Billion in Sales During First Half of 2009**

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***Country's First Woman-Owned Loan Sale Advisory Company
'Making Markets – Not Liquidations'***

Oklahoma City, OK – June 1, 2009 – First Financial Network, Inc., the nation's leading full-service financial and loan sale advisor, marked its 20th anniversary with the successful closing of a \$292 million loan portfolio sale on behalf of the Federal Deposit Insurance Corporation (FDIC), bringing the company's volume of sales to nearly \$1 Billion in the first half of 2009.

"We are proud to recognize the accomplishment of 20 successful years in the loan sale advisory business – the latest of many milestones First Financial Network has achieved," said Bliss Morris, President and CEO of First Financial Network, the only financial and loan sale advisor to operate continuously since 1989. "Our business has matured with great sophistication and has grown through economies both challenging and booming. With every sale we prove that aggressively marketed, expertly packaged loan auctions are an efficient way for sellers to maximize the value of their assets, both performing and non-performing."

The most recent portfolio sale by First Financial Network on behalf of the FDIC encompassed more than 3,700 performing and non-performing loans from the recently failed Franklin Bank, S.S.B., Houston, TX, for which the FDIC was the receiver. Historically, the company has sold billions of dollars worth of loans and other assets in 28 countries.

"Our philosophy is that we employ our unique loan sale process to make markets and maximize the value of these assets. We are not liquidators," said Ms. Morris, whose company currently serves more top 25 banking institutions than any other firm in the nation. "We've been entrusted with \$1 Billion in sales this year because we make markets in every economy. After 20 years – longer than any other firm in this arena – we have the experience, knowledge and proprietary systems to perform sales that produce the best results in service and pricing for our clients."

Ms. Morris put this philosophy at the heart of the company when she founded First Financial Network in 1989, and immediately began selling loans on behalf of the Resolution Trust Corp (RTC). The company quickly became a preferred loan sale advisor for federal government agencies, major foreign banks and other lenders from its headquarters office in Oklahoma City, OK – the location where the bulk of RTC loan sales were organized on behalf of the FDIC.

“We were one of the first companies created specifically to handle these sales, maximizing values, performing at the highest level, reporting with transparency, and continually evolving to better serve our clients,” Ms. Morris said.

The company develops and utilizes the industry’s most customized systems – well beyond software – to gather and organize comprehensive information on loans, create the most attractive packages with each portfolio, provide the deepest information and due diligence, market to the widest qualified audience, execute the sales and perform closing and post-closing services.

“We know the technology is vital – and we’ve got it,” Ms. Morris said. “But we also have a core team of more than a dozen executives who’ve been with us for over a decade, and who are able to direct every facet of a loan sale auction with precision and deep understanding of how to best serve both sellers and buyers. Our business is not, at its heart, about just letting the technology do the work. It will always take a gifted, experienced professional to assist sellers in making the most of their portfolios.”

About First Financial Network

Since its founding in 1989, FFN has defined the loan sale industry, selling billions of dollars in loans and other assets in 28 countries. The nation’s leading provider of financial and loan sale advisory services, FFN currently serves more top 25 banking institutions than any other firm in the nation. In addition, the company is a preferred loan sale advisor for agencies of the Federal government, major foreign banks and other lenders. The company’s online Loan Trading Platform and Metrics an integrated transaction management system, are used in conjunction with exceptional marketing techniques to achieve optimal value in today’s secondary market. For further information, call 405.748.4100 or visit www.firstfinancialnet.com.

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