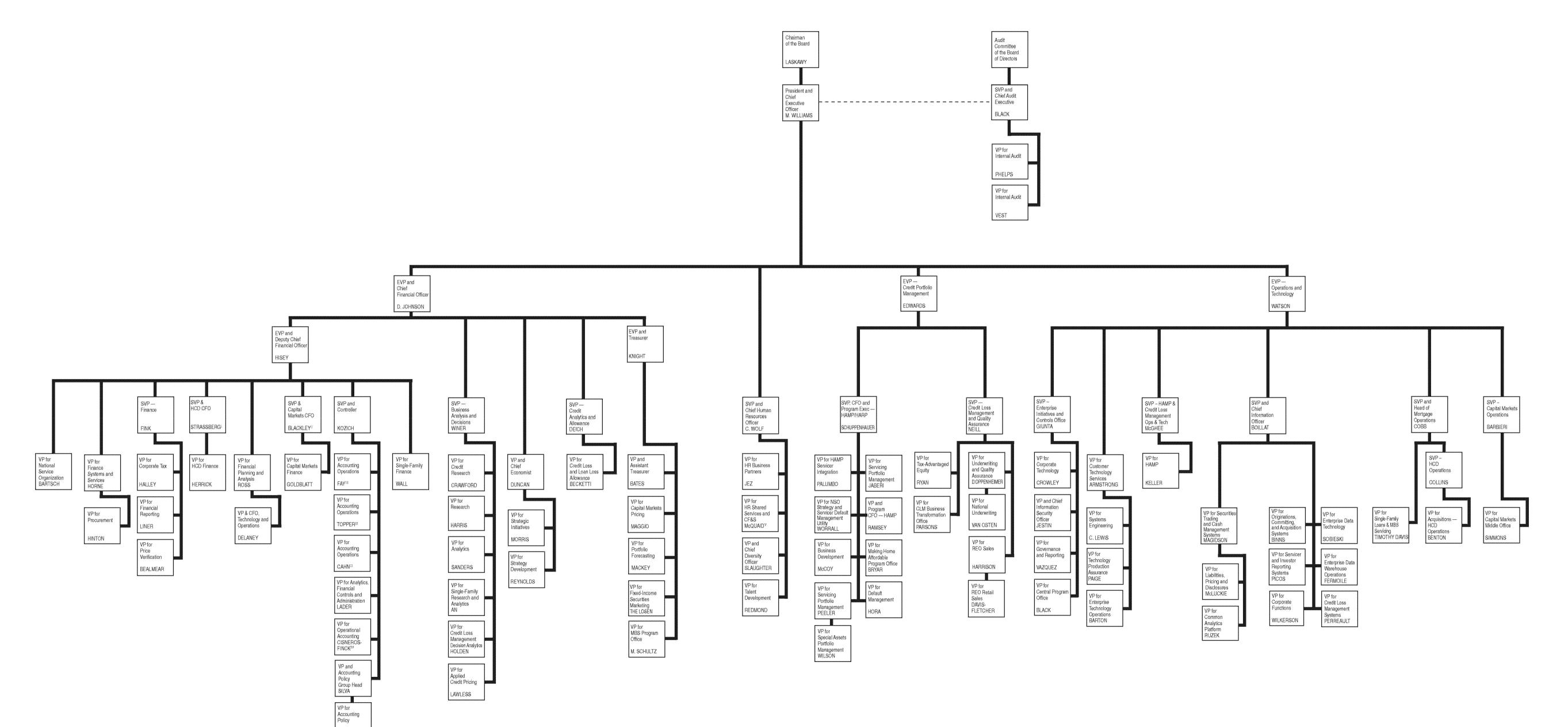
Officers Organization Chart Page 1 of 2

COMPANY CONFIDENTIAL



- Dotted line reporting to Ken Bacon, EVP Housing and Community Development

 Dotted line reporting to Dave Benson, EVP Capital Markets

 The three VPs for Accounting Operations have the same title but distinct areas of focus and responsibility.

 Dotted line reporting to Brian Cobb, SVP and Head of Mortgage Operations

 Dual reporting to Ed Watson, EVP Operations and Technology

 Interim Head of Communications and Marketing Services and Charitable Giving

 Interim Head of Compliance and Ethics

January 28, 2010

Officers Organization Chart

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