

# First Security Group INC.



March 5, 2009

Via Email (SIGTARP.response@do.treas.gov) (w/o supporting documentation) and FedEx

Special Inspector General - TARP  
1500 Pennsylvania Avenue, NW  
Suite 1064  
Washington, D. C. 20220

Attn: Neil M. Barofsky  
Special Inspector General

Re: SIGTARP Request for Information  
First Security Group, Inc.

Dear Mr. Barofsky:

First Security Group, Inc., a Tennessee corporation (the “Company”), is the parent of FSGBank, N.A. (the “Bank”), a \$1.3 billion asset financial institution with 38 full service banking offices in eastern and middle Tennessee and northern Georgia. On January 9, 2009, the Company received an investment of \$33.0 million under the Troubled Asset Relief Program (TARP) Capital Purchase Program.

We are responding to your letter, dated February 6, 2009, with respect to our use of TARP funds and compliance with the executive compensation requirements of the Emergency Economic Stabilization Act of 2008 (“EESA”). We have restated and responded to each of your requests below.

Rodger B. Holley  
Chairman and  
Chief Executive Officer

531 Broad Street, Chattanooga, Tennessee 37402  
Post Office Box 11247, Chattanooga, Tennessee 37401

  
 ♦ www.fsgbank.com

- (1) *A narrative response specifically outlining (a) your anticipated use of TARP funds; (b) whether the TARP funds were segregated from other institutional funds; (c) your actual use of TARP funds to date; and (d) your expected use of unspent TARP funds. In your response, please take into consideration your anticipated use of TARP funds at the time that you applied for such funds, or any actions that have taken that you would not have been able to take absent the infusion of TARP funds.*

**(a), (c) and (d).** Our anticipated use of TARP funds is, our actual use of TARP funds to date has been, and our expected use of unspent TARP funds is (i) to make loans to credit worthy customers, and (ii) to facilitate resolution of problem assets on our books.

**(b).** The TARP funds were not segregated.

**Additional Information.**

First Security Group, Inc. received TARP funds on January 9, 2009. The TARP funds were initially placed in the Company's demand deposit account with the Bank, providing liquidity to the Bank while preserving the Company's flexibility in how to best support the Bank, including the Bank's lending efforts.

As of December 31, 2009, the Bank's capital level was 10.7% of total risk weighted assets. Due to the Bank's Capital Policy, which requires the Bank to maintain capital sufficient to meet the minimum capital levels to be categorized as "well capitalized" under the regulatory framework for prompt corrective action (i.e. total risk based capital ratio of *no less than* 10.0%), the Bank is able to increase its lending capacity by approximately \$70 million (Exhibit A) without contributing the TARP funds as capital to the Bank.

However, the Company is ready to contribute the TARP funds as capital to the Bank to support further increases in lending, as necessary, based on future loan demand. TARP funds have strengthened our capacity to respond to the legitimate credit needs of our customers and communities. We have advised our customers, employees and community of our commitment to support our communities' growth and of our receipt of TARP funds, which strengthens our ability to make loans. On February 18, 2009, we issued a press release to the local media, as well as our employees and directors, regarding our desire and ability to make loans to creditworthy borrowers as a result of the TARP funds. A copy of this press release is attached (Exhibit B). At the present time, our communities are in a deepening recession, and new loan applications are slow, but we are committed to supporting the future growth of our markets.

TARP funds are not segregated, but since the receipt of TARP funds through February 28, 2009, we have made new loans or advances of approximately \$15.6 million and we have renewed approximately \$58.0 million of existing loans. In addition, we have increased our outstanding, unfunded loan commitments by approximately \$16.7 million. A copy of the new, renewed and unfunded loan report is attached (Exhibit C). During this period, we have received 871 applications for approximately \$26.4 million in consumer and small business loans. Of these applications, 629 totaling approximately \$19.6 million were approved and 71 totaling approximately \$2.6 million were still being considered. A copy of the sales performance report is attached (Exhibit D).

TARP funds have not only provided us with additional funds to lend, but have also permitted us to strengthen our balance sheet by facilitating our sale of foreclosed or nonperforming assets. Strengthening our balance sheet enables us to be active lenders in our markets.

- (2) *Your specific plans, and the status of implementation of those plans, for addressing executive compensation requirements associated with the funding. Information provided regarding executive compensation should also include any assessments made of loan risks and their relationship to executive compensation; how limitations on executive compensation will be implemented in line with Department of Treasury guidelines; and whether any such limitations may be offset by other changes to other, longer-term or deferred forms of executive compensation.*

We will fully comply with the executive compensation requirements associated with the TARP funds.

We have amended our senior executive officers' compensation arrangements to comply with Section 111(b) of EESA. The senior executive officers were not otherwise compensated for these amendments and have not been awarded any other forms of executive compensation to offset the EESA limits.

We are currently in the process, with the assistance of counsel, of reviewing the American Recovery and Reinvestment Act of 2009 ("ARRA") to determine whether further modifications to our executive compensation arrangements or other actions will be required pending adoption of regulations by Treasury. In light of the provisions of ARRA, the Company's Compensation Committee, which is comprised entirely of independent directors, has adopted a TARP Compensation Compliance Policy that addresses each of the requirements contained in EESA, ARRA, and the related Treasury guidelines. We have enclosed a copy of our TARP Compensation Compliance Policy (Exhibit E).

In connection with the policy, our Compensation Committee will review the incentive compensation arrangements of the senior executive officers to ensure that such

Mr. Neil M. Barofsky  
March 5, 2009  
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arrangements do not encourage senior executive officers to take unnecessary or excessive risks. This review will be completed by April 9, 2009.

We have segregated and preserved all relevant documents referencing our use or anticipated use of TARP funds, including any internal emails, budgets or memoranda.

I, Rodger B. Holley, certify that: I have reviewed this response and supporting documents, and, based on my knowledge, this response and the supporting documents do not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading.

Thank you for your consideration of our responses to your comments. If you have any questions, or if we can be of further assistance to you, please call me at (423) 308-2080.

Sincerely,

  
Rodger B. Holley  
Chairman and Chief Executive Officer

**2008 Disclosure**

	Actual		Minimum Capital Requirements		Minimum to be Well Capitalized Under Prompt Corrective Action Provisions	
	Amount	Ratio	Amount	Ratio	Amount	Ratio
Total Capital to Risk-Weighted Assets						
First Security	122,604	11.1%	88,332	8.0%	N/A	N/A
FSGBank	117,556	10.7%	88,215	8.0%	110,269	10.0%
Tier I Capital to Risk-Weighted Assets						
First Security	108,774	9.9%	44,166	4.0%	N/A	N/A
FSGBank	103,726	9.4%	44,108	4.0%	66,161	6.0%
Tier I Capital to Average Assets						
First Security	108,774	8.7%	49,805	4.0%	N/A	N/A
FSGBank	103,726	8.3%	49,734	4.0%	62,167	5.0%
Support						
Total Risk Weighted Assets						
First Security	1,104,155					
FSGBank	1,102,691					
Average total assets for leverage capital purposes						
First Security	1,245,114					
FSGBank	1,243,344					

**2008 Proforma for SIGTARP Response letter**

	Actual		Minimum Capital Requirements		Minimum to be Well Capitalized Under Prompt Corrective Action Provisions	
	Amount	Ratio	Amount	Ratio	Amount	Ratio
Total Capital to Risk-Weighted Assets						
First Security	122,604	11.1%	88,332	8.0%	N/A	N/A
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FSGBank	103,726	8.3%	49,734	4.0%	62,167	5.0%
Support						
Total Risk Weighted Assets						
First Security	1,104,155					
FSGBank	1,172,691					
Average total assets for leverage capital purposes						
First Security	1,245,114					
FSGBank	1,243,344					
FSGBank additional loans	70,000					



## **First Security Group, Inc. Announces TARP Impact on Loan Growth**

CHATTANOOGA, TN — February 18, 2009 – First Security Group, Inc. (Nasdaq: FSGI) today announced that it has and will continue to boost its lending efforts through its wholly owned subsidiary, FSGBank, NA. Since the U.S. Treasury purchased \$33 million of First Security's preferred stock on January 9, 2009, the Company has already funded approximately \$8.8 million in new loans and approximately \$33.9 million in renewed loans, and has extended commitments to lend an additional \$12.6 million under new loan agreements.

Rodger B. Holley, Chairman and Chief Executive Officer said, "I am pleased that First Security was selected to support the Treasury's plan to foster economic stability and development in this region by providing additional financing to local consumers and businesses. At First Security, we are actively addressing the concerns that many have regarding the recession and its possible effects, especially since banks are normally forced to reduce their lending efforts during economic downturns.

"Our responsibility is to be good stewards of the Treasury investment and to put it to work quickly, prudently and transparently to increase available lending and liquidity in east Tennessee and northwest Georgia," Holley added.

The Treasury's investment further strengthens First Security's capital ratios which were already solid. With the extra capital, First Security may borrow more money from various funding sources and then lend that money out in local communities. Banks make money by borrowing for shorter terms at lower rates and lending for longer terms at higher rates.

Holley continued, "The Treasury's investment has provided us with additional flexibility, and we are actively seeking creditworthy individuals and businesses. We have a strong tradition of building customer relationships by providing loans in this market, and we are increasing our efforts so as to finance homes, business expansion and other important projects.

"The Treasury's capital investment will not be used for executive incentive compensation bonuses, nor will it be used for excessive luxury expenses, including entertainment events, facility renovations or transportation services. We are committed to our customers and our responsibility as a part of the national banking system."

Since receiving the Treasury's investment, First Security, through FSGBank, has provided a broad range of lending from a \$3.0 million commercial development project to a \$250 thousand small business loan to over \$1.8 million in various 1-4 family residential mortgage loans. These investments represent a sample of the lending that First Security has completed as a result of the Treasury's program. Overall, First Security's ability to fund loans is greater than it would be without the Treasury's investment. The Company continues to seek new business, including loans and deposits from consumers, owner managed business, and professionals such as accountants, doctors, engineers, and lawyers.

In exchange for the \$33 million received on January 9, First Security agreed to issue and sell and the Treasury agreed to purchase (i) 33,000 shares of the First Security's Fixed Rate

Cumulative Perpetual Preferred Stock, Series A, having a liquidation preference of \$1,000 per share, and (ii) a ten-year warrant to purchase up to 823,627 shares of the Company's common stock, \$.01 par value, at an exercise price of \$6.01 per share. The investment was made as part of the U.S. Department of the Treasury Troubled Asset Relief Program Capital Purchase Program pursuant to a standard-terms Letter Agreement and a Securities Purchase Agreement. The preferred stock annual yield is 5.0 percent to the Treasury during the initial five year term. First Security paid its first dividend payment totaling \$165 thousand to the Treasury on February 17, 2009.

First Security's announcement about its use of the Treasury's capital investment comes as the government tries to determine how to help the national financial system support the flow of credit to improve the economy. According to Treasury Secretary Timothy Geithner, the natural tendency of the financial system is to work against a recovery. Banks generally reduce their lending efforts in a recession because of three factors: demand for loans is down due to the weak economy, there are fewer creditworthy borrowers in the weak economy, and the loans that banks already hold are expected to bring losses in the coming quarters.

Holley concluded, "FSGBank wants to meet the recession challenge. We felt it important to participate in the Treasury's program. We will be prudent with this capital investment that was entrusted to us and promise to put it to work. Even without the Treasury investment, we had a strong capital position and good sources of liquidity. We have money to lend and are looking for additional customers."

**About First Security Group, Inc.**

First Security Group, Inc. is a bank holding company headquartered in Chattanooga, Tennessee with \$1.3 billion in assets. Founded in 1999, First Security's community bank subsidiary, FSGBank, N.A. has 39 full-service banking offices along the interstate corridors of eastern and middle Tennessee and northern Georgia. In Dalton, Georgia, FSGBank operates under the name of Dalton Whitfield Bank; along the Interstate 40 corridor in Tennessee, FSGBank operates under the name of Jackson Bank & Trust. FSGBank provides retail and commercial banking services, trust and investment management, mortgage banking, financial planning, Internet banking ([www.FSGBank.com](http://www.FSGBank.com)) and equipment leasing through its wholly-owned subsidiaries, Kenesaw Leasing and J & S Leasing.

**FOR FURTHER INFORMATION:**

Rodger B. Holley, Chairman & CEO  
Tel: (423) 308-2080  
Email: [rholley@FSGBank.com](mailto:rholley@FSGBank.com)

William L. (Chip) Lusk, Jr., EVP & CFO  
Tel: (423) 308-2070  
Email: [clusk@FSGBank.com](mailto:clusk@FSGBank.com)

REPORT #: CL-015  
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FSG BANK, N.A.  
 CONSOLIDATED LOAN-DAILY NEW LOAN LIST

DATE FROM 1/9/2009  
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DATE	OFF	CLS	DLR	PC	COMMIT #	NOTE #	NAME	RATE	NOTE AMT	COMMIT AMT	UNFUNDED COMMIT	CR LIFE	ESCROW BAL
JAN					(b) (6)				\$ 270,000.00	\$ -	\$ -	0	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ 7,536.90	\$ -	\$ -	169.24	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ 9,534.74	\$ -	\$ -	216.4	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ 70,351.76	\$ -	\$ -	0	0
JAN									\$ 69,346.73	\$ -	\$ -	0	0
JAN									\$ 35,175.88	\$ -	\$ -	0	0
JAN									\$ 102,682.00	\$ -	\$ -	0	0
JAN									\$ 60,334.00	\$ -	\$ -	0	0
JAN									\$ 94,814.58	\$ -	\$ -	0	0
JAN									\$ 93,907.17	\$ -	\$ -	0	0
JAN									\$ 38,250.00	\$ -	\$ -	0	0
JAN									\$ 60,000.00	\$ -	\$ -	0	0
JAN									\$ 65,018.00	\$ -	\$ -	0	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ 10,250.00	\$ -	\$ -	0	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ 35,000.00	\$ -	\$ -	0	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ -	\$ 3,000,000.00	\$ 3,000,000.00	0	0
JAN									\$ -	\$ 110,400.00	\$ 110,400.00	0	0
JAN									\$ -	\$ 69,600.00	\$ 69,600.00	0	0
JAN									\$ -	\$ 108,750.00	\$ 108,750.00	0	0
JAN									\$ -	\$ 75,000.00	\$ 75,000.00	0	0
JAN									\$ 8,625.00	\$ -	\$ -	0	0
JAN									\$ 4,100.00	\$ -	\$ -	0	0
JAN									\$ 2,080.01	\$ -	\$ -	30.01	0
JAN									\$ 3,000.00	\$ -	\$ -	0	0



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DATE	OFF	CLS	DLR	PC	COMMIT #	NOTE #	NAME	RATE	NOTE AMT	COMMIT AMT	UNFUNDED COMMIT	CR LIFE	ESCROW BAL
JAN					(b) (6)				\$ 5,250.00	\$ -	\$ -	0	0
JAN			107	ME					\$ 6,666.98	\$ -	\$ -	166.98	0
JAN									\$ 1,568.25	\$ -	\$ -	30.75	0
JAN			107	ME					\$ 8,676.87	\$ -	\$ -	262.87	0
JAN									\$ 22,930.00	\$ -	\$ -	0	0
JAN									\$ 1,255.59	\$ -	\$ -	0	0
JAN									\$ 6,250.00	\$ -	\$ -	0	0
JAN									\$ 2,587.50	\$ -	\$ -	0	0
JAN									\$ 22,740.36	\$ -	\$ -	0	0
JAN									\$ 5,151.05	\$ -	\$ -	47.76	0
JAN									\$ 1,537.50	\$ -	\$ -	0	0
JAN									\$ 40,853.53	\$ -	\$ -	0	0
JAN									\$ 4,007.98	\$ -	\$ -	90.96	0
JAN									\$ 3,075.00	\$ -	\$ -	0	0
JAN									\$ 10,894.64	\$ -	\$ -	0	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ 2,578.93	\$ -	\$ -	16.43	0
JAN									\$ 2,050.00	\$ -	\$ -	0	0
JAN									\$ 2,350.00	\$ -	\$ -	0	0
JAN									\$ 15,000.00	\$ -	\$ -	0	0
JAN									\$ 21,000.00	\$ -	\$ -	0	0
JAN									\$ 2,050.00	\$ -	\$ -	0	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ 14,250.00	\$ -	\$ -	0	0
JAN									\$ 54,060.58	\$ -	\$ -	0	0
JAN									\$ 3,350.00	\$ -	\$ -	0	0
JAN									\$ 1,537.50	\$ -	\$ -	0	0
JAN									\$ 30,000.00	\$ -	\$ -	0	0
JAN									\$ 5,568.00	\$ -	\$ -	0	0
JAN									\$ 2,500.00	\$ -	\$ -	0	0
JAN									\$ 25,250.00	\$ -	\$ -	0	0
JAN									\$ -	\$ -	\$ -	0	0
JAN									\$ 8,589.53	\$ -	\$ -	0	0
JAN									\$ 2,135.78	\$ -	\$ -	85.78	0
JAN									\$ 131,000.00	\$ -	\$ -	0	0
JAN									\$ 6,025.00	\$ -	\$ -	0	0
JAN									\$ 5,125.00	\$ -	\$ -	0	0
JAN									\$ 10,250.00	\$ -	\$ -	0	0
JAN									\$ 8,200.00	\$ -	\$ -	0	0

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DATE	OFF	CLS	DLR	PC	COMMIT #	NOTE #	NAME	RATE	NOTE AMT	COMMIT AMT	UNFUNDED COMMIT	CR LIFE	ESCROW BAL
JAN						(b) (6)			\$ 717.50	\$ -	\$ -	0	0
JAN									\$ 25,250.00	\$ -	\$ -	0	0
JAN									\$ 14,250.00	\$ -	\$ -	0	0
JAN			105	ME					\$ 7,313.11	\$ -	\$ -	178.11	0
JAN									\$ 5,100.00	\$ -	\$ -	0	0
JAN									\$ 17,750.00	\$ -	\$ -	0	0
JAN									\$ 15,949.29	\$ -	\$ -	0	0
JAN									\$ 7,298.99	\$ -	\$ -	0	0
JAN									\$ 14,650.00	\$ -	\$ -	0	0
JAN									\$ 1,089.46	\$ -	\$ -	7.55	0
JAN									\$ 7,175.00	\$ -	\$ -	0	0
JAN									\$ 1,000.00	\$ -	\$ -	0	0
JAN									\$ 2,700.00	\$ -	\$ -	0	0
JAN									\$ 1,025.00	\$ -	\$ -	0	0
JAN									\$ 2,562.50	\$ -	\$ -	0	0
JAN									\$ 11,172.77	\$ -	\$ -	0	0
JAN									\$ 13,250.00	\$ -	\$ -	0	0
JAN									\$ 2,500.00	\$ -	\$ -	0	0
JAN									\$ 6,168.00	\$ -	\$ -	0	0
JAN			105	ME					\$ 6,267.63	\$ -	\$ -	153.73	0
JAN									\$ 2,050.00	\$ -	\$ -	0	0
JAN									\$ 10,250.00	\$ -	\$ -	0	0
JAN									\$ 2,034.67	\$ -	\$ -	0	0
JAN									\$ 1,129.71	\$ -	\$ -	0	0
JAN									\$ 22,000.00	\$ -	\$ -	0	0
JAN									\$ 2,562.50	\$ -	\$ -	0	0
JAN									\$ 5,431.56	\$ -	\$ -	16.87	0
JAN									\$ 1,625.00	\$ -	\$ -	0	0
JAN									\$ 25,125.00	\$ -	\$ -	0	0
JAN									\$ 3,000.00	\$ -	\$ -	0	0
JAN									\$ 4,500.00	\$ -	\$ -	0	0
JAN									\$ 2,090.85	\$ -	\$ -	40.85	0
JAN									\$ 3,075.00	\$ -	\$ -	0	0
JAN									\$ 7,380.00	\$ -	\$ -	0	0
JAN									\$ 1,500.00	\$ -	\$ -	0	0
JAN									\$ 2,050.00	\$ -	\$ -	0	0
JAN									\$ 5,125.00	\$ -	\$ -	0	0
JAN									\$ 8,250.00	\$ -	\$ -	0	0
JAN									\$ 11,262.50	\$ -	\$ -	0	0

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DATE	OFF	CLS	DLR	PC	COMMIT #	NOTE #	NAME	RATE	NOTE AMT	COMMIT AMT	UNFUNDED COMMIT	CR LIFE	ESCROW BAL
JAN					(b) (6)				\$ 3,367.51	\$ -	\$ -	95.7	0
JAN									\$ 12,250.00	\$ -	\$ -	0	0
JAN									\$ 3,675.00	\$ -	\$ -	0	0
JAN									\$ 2,050.00	\$ -	\$ -	0	0
JAN									\$ 12,859.77	\$ -	\$ -	0	0
JAN									\$ 3,370.05	\$ -	\$ -	0	0
JAN									\$ 3,000.00	\$ -	\$ -	0	0
JAN									\$ 8,225.62	\$ -	\$ -	25.62	0
JAN									\$ 4,444.17	\$ -	\$ -	0	0
JAN									\$ 10,268.00	\$ -	\$ -	0	0
JAN									\$ 5,125.00	\$ -	\$ -	0	0
JAN									\$ 4,100.00	\$ -	\$ -	0	0
JAN									\$ 2,080.00	\$ -	\$ -	0	0
JAN									\$ 5,100.00	\$ -	\$ -	0	0
JAN									\$ 2,069.14	\$ -	\$ -	0	0
JAN									\$ 4,087.00	\$ -	\$ -	0	0
JAN									\$ 4,107.01	\$ -	\$ -	0	0
JAN									\$ 1,537.50	\$ -	\$ -	0	0
JAN									\$ 5,500.00	\$ -	\$ -	0	0
JAN									\$ 3,100.00	\$ -	\$ -	0	0
JAN									\$ 16,968.00	\$ -	\$ -	0	0
JAN									\$ 12,300.00	\$ -	\$ -	0	0
JAN									\$ 9,976.00	\$ -	\$ -	0	0
JAN									\$ 20,250.00	\$ -	\$ -	0	0
JAN									\$ 10,369.94	\$ -	\$ -	64.61	0
JAN									\$ 4,768.24	\$ -	\$ -	88.24	0
JAN									\$ 2,050.00	\$ -	\$ -	0	0
JAN									\$ 142,000.00	\$ -	\$ -	0	0
JAN									\$ 4,313.32	\$ -	\$ -	0	0
JAN									\$ 5,105.00	\$ -	\$ -	0	0
JAN									\$ 3,954.60	\$ -	\$ -	0	0
JAN									\$ 6,150.00	\$ -	\$ -	0	0
JAN									\$ 1,424.64	\$ -	\$ -	0	0
JAN									\$ -	\$ 15,000.00	\$ 15,000.00	0	0
JAN									\$ -	\$ 15,000.00	\$ 15,000.00	0	0
JAN									\$ -	\$ 200,000.00	\$ 200,000.00	0	0
JAN									\$ -	\$ 680,000.00	\$ 680,000.00	0	0
JAN									\$ -	\$ 5,200.00	\$ 5,200.00	0	0
JAN									\$ -	\$ 1,000,000.00	\$ 1,000,000.00	0	0

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JAN					(b) (6)				\$ -	\$ 15,000.00	\$ 15,000.00	0	0
JAN					(b) (6)				\$ -	\$ 500,000.00	\$ 500,000.00	0	0
JAN					(b) (6)				\$ -	\$ 250,000.00	\$ 250,000.00	0	0
JAN					(b) (6)				\$ -	\$ 10,250.00	\$ 10,250.00	0	0
JAN					(b) (6)				\$ -	\$ 20,000.00	\$ 20,000.00	0	0
JAN					(b) (6)				\$ -	\$ 2,000,000.00	\$ 2,000,000.00	0	0
JAN					(b) (6)				\$ -	\$ 1,500,000.00	\$ 1,500,000.00	0	0
JAN					(b) (6)				\$ -	\$ 79,700.00	\$ 79,700.00	0	0
JAN					(b) (6)				\$ -	\$ 250,000.00	\$ 250,000.00	0	0
JAN					(b) (6)				\$ -	\$ 300,000.00	\$ 300,000.00	0	0
JAN					(b) (6)				\$ -	\$ 100,000.00	\$ 100,000.00	0	0
JAN					(b) (6)				\$ -	\$ 19,000.00	\$ 19,000.00	0	0
JAN					(b) (6)				\$ -	\$ 4,000.00	\$ 4,000.00	0	0
JAN					(b) (6)				\$ -	\$ -	\$ -	0	0
JAN					(b) (6)				\$ -	\$ -	\$ -	0	0
JAN					(b) (6)				\$ -	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 23,269.51	\$ -	\$ -	1,793.22	0
JAN					(b) (6)				\$ -	\$ -	\$ -	0	0
JAN					(b) (6)				\$ -	\$ -	\$ -	0	0
JAN					(b) (6)				\$ -	\$ -	\$ -	0	0
JAN					(b) (6)				\$ -	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 20,311.06	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 783,588.10	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 705,370.00	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 618,750.00	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 245,527.36	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 174,000.00	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 94,617.17	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 20,000.00	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 15,892.00	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 304,000.00	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 46,517.90	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 90,810.50	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 80,000.00	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 4,837.76	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 20,112.01	\$ -	\$ -	1,151.16	0
JAN					(b) (6)				\$ 19,500.00	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 96,178.80	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 55,601.14	\$ -	\$ -	0	0

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DATE	OFF	CLS	DLR	PC	COMMIT #	NOTE #	NAME	RATE	NOTE AMT	COMMIT AMT	UNFUNDED COMMIT	CR LIFE	ESCROW BAL
JAN					(b) (6)				\$ 22,873.07	\$ -	\$ -	0	0
JAN					(b) (6)				\$ -	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 82,500.00	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 30,000.00	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 70,072.19	\$ -	\$ -	0	0
JAN					(b) (6)				\$ 22,252.08	\$ -	\$ -	1,387.77	0
JAN					(b) (6)				\$ 8,700.00	\$ 8,700.00	\$ -	0	0
JAN					(b) (6)				\$ 70,000.00	\$ 70,000.00	\$ -	0	0
JAN					(b) (6)				\$ 88,650.00	\$ 88,650.00	\$ -	0	0
<b>January 2009 New Notes &amp; Commitments (During TARP)</b>									<b>\$ 5,973,829.54</b>	<b>\$ 10,494,250.00</b>	<b>\$ 10,326,900.00</b>		
FEB					(b) (6)				\$ 3,000.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 151,000.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 25,250.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 4,076.51	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 1,000.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 126,332.57	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 1,025.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 35,000.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 3,690.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 45,000.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 8,800.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 2,994.50	\$ -	\$ -	42.66	0
FEB					(b) (6)				\$ 14,404.27	\$ -	\$ -	91.77	0
FEB					(b) (6)				\$ 35,475.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 2,570.51	\$ -	\$ -	8.01	0
FEB					(b) (6)				\$ 7,197.55	\$ -	\$ -	22.55	0
FEB					(b) (6)				\$ 5,918.41	\$ -	\$ -	18.41	0
FEB					(b) (6)				\$ 6,150.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 7,200.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 24,405.44	\$ -	\$ -	155.44	0
FEB					(b) (6)				\$ 120,250.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 2,720.12	\$ -	\$ -	42	0
FEB					(b) (6)				\$ 10,000.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 220,925.85	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 18,930.84	\$ -	\$ -	422.44	0
FEB					(b) (6)				\$ 1,000.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 2,562.50	\$ -	\$ -	0	0

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DATE	OFF	CLS	DLR	PC	COMMIT #	NOTE #	NAME	RATE	NOTE AMT	COMMIT AMT	UNFUNDED COMMIT	CR LIFE	ESCROW BAL
FEB					(b) (6)				\$ 5,000.00	\$ -	\$ -	0	0
FEB									\$ 4,000.00	\$ -	\$ -	0	0
FEB									\$ 1,025.00	\$ -	\$ -	0	0
FEB									\$ 6,150.00	\$ -	\$ -	0	0
FEB									\$ 12,000.00	\$ -	\$ -	0	0
FEB									\$ 150,450.20	\$ -	\$ -	0	0
FEB									\$ 1,580.00	\$ -	\$ -	0	0
FEB									\$ 13,000.00	\$ 13,000.00	\$ -	0	0
FEB									\$ 27,039.42	\$ 27,039.42	\$ -	0	0
FEB									\$ 20,000.00	\$ 20,000.00	\$ -	0	0
FEB									\$ 150,000.00	\$ 150,000.00	\$ -	0	0
FEB									\$ 2,960.20	\$ -	\$ -	64.71	0
FEB			107	ME					\$ 4,078.12	\$ -	\$ -	102.12	0
FEB									\$ 2,080.38	\$ -	\$ -	30.38	0
FEB									\$ 30,000.00	\$ -	\$ -	0	0
FEB			105	ME					\$ 1,622.19	\$ -	\$ -	0	0
FEB									\$ 7,072.65	\$ -	\$ -	244.03	0
FEB									\$ 3,075.00	\$ -	\$ -	0	0
FEB									\$ 4,237.13	\$ -	\$ -	0	0
FEB									\$ 60,250.00	\$ -	\$ -	0	0
FEB									\$ -	\$ -	\$ -	0	0
FEB									\$ -	\$ -	\$ -	0	0
FEB									\$ -	\$ -	\$ -	0	0
FEB									\$ 120,250.00	\$ -	\$ -	0	0
FEB									\$ 1,557.86	\$ -	\$ -	20.36	0
FEB									\$ 20,244.52	\$ -	\$ -	0	0
FEB									\$ 63,882.10	\$ -	\$ -	0	0
FEB									\$ 5,400.00	\$ -	\$ -	0	0
FEB									\$ 95,101.00	\$ -	\$ -	0	0
FEB									\$ 40,250.00	\$ -	\$ -	0	0
FEB									\$ -	\$ -	\$ -	0	0
FEB									\$ 10,250.00	\$ -	\$ -	0	0
FEB									\$ 3,120.00	\$ -	\$ -	0	0
FEB									\$ 25,000.00	\$ -	\$ -	0	0
FEB									\$ 1,060,817.89	\$ -	\$ -	0	0
FEB									\$ -	\$ -	\$ -	0	0
FEB									\$ -	\$ 151,000.00	\$ 151,000.00	0	0
FEB									\$ -	\$ 1,500,000.00	\$ 1,500,000.00	0	0
FEB									\$ -	\$ 35,000.00	\$ 35,000.00	0	0

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DATE	OFF	CLS	DLR	PC	COMMIT #	NOTE #	NAME	RATE	NOTE AMT	COMMIT AMT	UNFUNDED COMMIT	CR LIFE	ESCROW BAL
FEB					(b) (6)				\$ -	\$ 250,000.00	\$ 250,000.00	0	0
FEB					(b) (6)				\$ -	\$ 30,000.00	\$ 30,000.00	0	0
FEB					(b) (6)				\$ -	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 6,575.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 30,000.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 3,075.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ -	\$ 50,000.00	\$ 50,000.00	0	0
FEB					(b) (6)				\$ -	\$ -	\$ -	0	0
FEB					(b) (6)				\$ -	\$ 300,500.00	\$ 300,500.00	0	0
FEB					(b) (6)				\$ -	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 10,900.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 325,000.00	\$ 325,000.00	\$ -	0	0
FEB					(b) (6)				\$ -	\$ 60,000.00	\$ 60,000.00	0	0
FEB					(b) (6)				\$ -	\$ -	\$ -	0	0
FEB			107	ME	(b) (6)				\$ 5,105.10	\$ -	\$ -	84.23	0
FEB			105	ME	(b) (6)				\$ 1,135.00	\$ -	\$ -	0	0
FEB			105	ME	(b) (6)				\$ 5,244.00	\$ -	\$ -	0	0
FEB			105	ME	(b) (6)				\$ 1,300.00	\$ -	\$ -	0	0
FEB			105	ME	(b) (6)				\$ 10,100.00	\$ -	\$ -	0	0
FEB			107	ME	(b) (6)				\$ 6,154.28	\$ -	\$ -	154.28	0
FEB			107	ME	(b) (6)				\$ 2,204.46	\$ -	\$ -	24.69	0
FEB			107	ME	(b) (6)				\$ 7,311.46	\$ -	\$ -	183.29	0
FEB					(b) (6)				\$ 4,845.66	\$ -	\$ -	165.66	0
FEB					(b) (6)				\$ 135,651.16	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 138,750.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ -	\$ 75,000.00	\$ 75,000.00	0	0
FEB					(b) (6)				\$ -	\$ -	\$ -	0	0
FEB					(b) (6)				\$ -	\$ 150,000.00	\$ 150,000.00	0	0
FEB					(b) (6)				\$ -	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 15,418.95	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 2,050.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 2,600.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ -	\$ 150,000.00	\$ 150,000.00	0	0
FEB					(b) (6)				\$ -	\$ -	\$ -	0	0
FEB					(b) (6)				\$ -	\$ 40,000.00	\$ 40,000.00	0	0
FEB					(b) (6)				\$ -	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 50,000.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ -	\$ 10,000.00	\$ 10,000.00	0	0
FEB					(b) (6)				\$ -	\$ -	\$ -	0	0

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FEB					(b) (6)				\$ 60,000.00	\$ 60,000.00	\$ -	0	0
FEB									\$ 6,786.00	\$ -	\$ -	0	0
FEB									\$ 4,500.00	\$ -	\$ -	0	0
FEB									\$ 18,274.50	\$ -	\$ -	0	0
FEB									\$ 6,399.11	\$ -	\$ -	0	0
FEB									\$ 40,000.00	\$ -	\$ -	0	0
FEB									\$ 21,250.00	\$ -	\$ -	0	0
FEB									\$ 8,359.93	\$ -	\$ -	52.42	0
FEB									\$ 10,314.49	\$ -	\$ -	64.49	0
FEB									\$ 2,089.89	\$ -	\$ -	39.89	0
FEB									\$ 4,580.00	\$ -	\$ -	0	0
FEB									\$ 8,750.00	\$ -	\$ -	0	0
FEB									\$ 10,494.23	\$ -	\$ -	0	0
FEB									\$ -	\$ 84,750.00	\$ 84,750.00	0	0
FEB									\$ -	\$ -	\$ -	0	0
FEB									\$ 14,050.00	\$ -	\$ -	0	0
FEB									\$ 2,721.63	\$ -	\$ -	28.83	0
FEB									\$ 11,045.39	\$ -	\$ -	0	0
FEB									\$ 5,524.45	\$ -	\$ -	127.29	0
FEB									\$ 24,280.74	\$ -	\$ -	0	0
FEB									\$ 60,000.00	\$ -	\$ -	0	0
FEB									\$ 7,175.00	\$ -	\$ -	0	0
FEB									\$ 3,587.50	\$ -	\$ -	0	0
FEB									\$ 7,597.05	\$ -	\$ -	0	0
FEB									\$ 4,100.00	\$ -	\$ -	0	0
FEB									\$ 5,648.00	\$ -	\$ -	0	0
FEB									\$ 21,750.00	\$ -	\$ -	0	0
FEB									\$ 8,099.60	\$ -	\$ -	0	0
FEB									\$ 14,750.00	\$ -	\$ -	0	0
FEB									\$ 18,494.81	\$ -	\$ -	0	0
FEB									\$ -	\$ 15,000.00	\$ 15,000.00	0	0
FEB									\$ -	\$ -	\$ -	0	0
FEB									\$ 8,212.50	\$ -	\$ -	0	0
FEB									\$ 15,099.00	\$ -	\$ -	0	0
FEB									\$ 22,940.41	\$ -	\$ -	725.96	0
FEB									\$ 3,075.00	\$ -	\$ -	0	0
FEB									\$ 4,600.00	\$ -	\$ -	0	0
FEB									\$ 3,075.00	\$ -	\$ -	0	0
FEB									\$ 61,140.79	\$ -	\$ -	0	0



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DATE OFF	CLS	DLR	PC	COMMIT #	NOTE #	NAME	RATE	NOTE AMT	COMMIT AMT	UNFUNDED COMMIT	CR LIFE	ESCROW BAL
FEB				(b) (6)				\$ 5,125.00	\$ -	\$ -	0	0
FEB								\$ 2,562.50	\$ -	\$ -	0	0
FEB								\$ 5,500.00	\$ -	\$ -	0	0
FEB								\$ 6,213.55	\$ -	\$ -	0	0
FEB								\$ 1,435.00	\$ -	\$ -	0	0
FEB								\$ 7,238.54	\$ -	\$ -	163.54	0
FEB								\$ 5,909.24	\$ -	\$ -	118.09	0
FEB								\$ 12,125.00	\$ -	\$ -	0	0
FEB								\$ 18,108.22	\$ -	\$ -	858.22	0
FEB								\$ 4,000.00	\$ -	\$ -	0	0
FEB								\$ 7,341.68	\$ -	\$ -	0	0
FEB								\$ 4,100.00	\$ -	\$ -	0	0
FEB								\$ 512.50	\$ -	\$ -	0	0
FEB								\$ 1,032.60	\$ -	\$ -	12.6	0
FEB								\$ 8,069.60	\$ -	\$ -	0	0
FEB								\$ 316,000.00	\$ -	\$ -	0	0
FEB								\$ 379,712.10	\$ -	\$ -	0	0
FEB								\$ 100,100.00	\$ -	\$ -	0	0
FEB								\$ -	\$ 95,000.00	\$ 95,000.00	0	0
FEB								\$ -	\$ -	\$ -	0	0
FEB								\$ -	\$ 156,550.00	\$ 156,550.00	0	0
FEB								\$ 156,550.00	\$ -	\$ -	0	0
FEB								\$ -	\$ 500.00	\$ 500.00	0	0
FEB								\$ -	\$ -	\$ -	0	0
FEB								\$ -	\$ 463,358.40	\$ 463,358.40	0	0
FEB								\$ -	\$ -	\$ -	0	0
FEB								\$ -	\$ 503,931.00	\$ 503,931.00	0	0
FEB								\$ -	\$ -	\$ -	0	0
FEB								\$ 30,528.00	\$ -	\$ -	0	0
FEB								\$ -	\$ -	\$ -	0	0
FEB								\$ 333,750.00	\$ 333,750.00	\$ -	0	0
FEB								\$ 13,253.80	\$ -	\$ -	360.78	0
FEB								\$ 8,558.89	\$ -	\$ -	533.82	0
FEB								\$ 2,610.63	\$ -	\$ -	48.13	0
FEB								\$ 1,537.50	\$ -	\$ -	0	0
FEB								\$ 2,089.17	\$ -	\$ -	39.17	0
FEB								\$ 2,077.97	\$ -	\$ -	56.47	0
FEB								\$ 5,634.24	\$ -	\$ -	141.24	0
FEB								\$ 85,000.00	\$ -	\$ -	0	0

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FEB					(b) (6)				\$ 35,950.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 6,662.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 350,000.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ -	\$ 10,000.00	\$ 10,000.00	0	0
FEB					(b) (6)				\$ -	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 17,413.89	\$ -	\$ -	1,091.39	0
FEB					(b) (6)				\$ 2,364.85	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 52,500.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 35,890.97	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 3,187.50	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 9,737.50	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 30,312.56	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 3,795.68	\$ -	\$ -	71.62	0
FEB					(b) (6)				\$ 2,573.27	\$ -	\$ -	10.77	0
FEB					(b) (6)				\$ 2,790.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 215,775.84	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 4,160.96	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 20,341.28	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 4,000.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 30,000.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 2,500.54	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 1,051.25	\$ -	\$ -	13.75	0
FEB					(b) (6)				\$ 3,120.19	\$ -	\$ -	45.19	0
FEB					(b) (6)				\$ 9,918.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 1,557.45	\$ -	\$ -	19.95	0
FEB					(b) (6)				\$ 5,156.45	\$ -	\$ -	31.45	0
FEB					(b) (6)				\$ -	\$ 108,000.00	\$ 108,000.00	0	0
FEB					(b) (6)				\$ -	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 15,000.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 26,655.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 2,375.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 40,000.00	\$ 40,000.00	\$ -	0	0
FEB					(b) (6)				\$ 262,311.56	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 60,301.51	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 15,075.38	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 176,750.00	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 42,971.63	\$ -	\$ -	0	0
FEB					(b) (6)				\$ 85,000.00	\$ 85,000.00	\$ -	0	0
FEB					(b) (6)				\$ 1,537.50	\$ -	\$ -	0	0

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DATE	DLR	PC	COMMIT #	NOTE #	NAME	RATE	NOTE AMT	COMMIT AMT	UNFUNDED COMMIT	CR LIFE	ESCROW BAL
FEB			(b) (6)				\$ 1,650.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 4,100.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 1,500.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 9,375.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ -	\$ 20,000.00	\$ 20,000.00	0	0
FEB			(b) (6)				\$ -	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 5,000.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 33,250.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 125,000.00	\$ 125,000.00	\$ -	0	0
FEB			(b) (6)				\$ 7,012.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ -	\$ 123,628.60	\$ 123,628.60	0	0
FEB			(b) (6)				\$ -	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 3,000.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ -	\$ 20,000.00	\$ 20,000.00	0	0
FEB			(b) (6)				\$ -	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 8,200.89	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 111,000.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 5,563.92	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 7,175.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 25,043.25	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 5,420.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 100,000.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 68,006.05	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 142,664.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 2,298.24	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 3,280.23	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 17,713.85	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 3,000.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 2,050.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 20,000.00	\$ 20,000.00	\$ -	0	0
FEB			(b) (6)				\$ 1,020.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 100,000.00	\$ 100,000.00	\$ -	0	0
FEB			(b) (6)				\$ 1,230.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 3,333.53	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 4,018.44	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 15,507.18	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 14,133.45	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 112,500.00	\$ -	\$ -	0	0
FEB			(b) (6)				\$ 75,000.00	\$ -	\$ -	0	0

REPORT #: CL-015  
 DIS TRIB UTIO N:

FSG BANK, N.A.  
 CONSOLIDATED LOAN-DAILY NEW LOAN LIST

DATE FROM 1/9/2009  
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 PAGE 1

DATE	OFF	CLS	DLR	PC	COMMIT #	NOTE #	NAME	RATE	NOTE AMT	COMMIT AMT	UNFUNDED COMMIT	CR LIFE	ESCROW BAL
FEB					(b) (6)				\$ -	\$ 500,000.00	\$ 500,000.00	0	0
FEB									\$ -	\$ -	\$ -	0	0
FEB									\$ 286,000.00	\$ -	\$ -	0	0
FEB									\$ 7,750.00	\$ -	\$ -	0	0
FEB									\$ 40,400.00	\$ -	\$ -	0	0
FEB									\$ -	\$ -	\$ -	0	0
FEB									\$ 470,000.00	\$ -	\$ -	0	0
FEB									\$ -	\$ 690,000.00	\$ 690,000.00	0	0
FEB									\$ -	\$ -	\$ -	0	0
FEB									\$ 13,000.00	\$ -	\$ -	0	0
FEB									\$ 32,133.22	\$ -	\$ -	0	0
FEB									\$ 135,575.00	\$ -	\$ -	0	0
FEB									\$ 3,177.50	\$ -	\$ -	0	0
FEB									\$ 15,150.00	\$ -	\$ -	0	0
FEB									\$ 5,550.00	\$ -	\$ -	0	0
FEB									\$ 26,684.74	\$ -	\$ -	157.93	0
FEB									\$ 9,737.50	\$ -	\$ -	0	0
FEB									\$ 11,275.00	\$ -	\$ -	0	0
FEB									\$ 41,229.39	\$ -	\$ -	0	0
FEB									\$ 3,850.00	\$ -	\$ -	0	0
FEB									\$ 76,315.55	\$ -	\$ -	0	0
FEB									\$ 10,450.00	\$ -	\$ -	0	0
FEB									\$ 62,945.70	\$ -	\$ -	0	0
FEB									\$ 9,220.16	\$ -	\$ -	0	0
FEB									\$ -	\$ 78,750.00	\$ 78,750.00	0	0
FEB									\$ -	\$ -	\$ -	0	0
FEB									\$ -	\$ 407,000.00	\$ 407,000.00	0	0
FEB									\$ -	\$ -	\$ -	0	0
FEB									\$ 8,268.00	\$ -	\$ -	0	0
FEB									\$ -	\$ 271,216.00	\$ 271,216.00	0	0
FEB									\$ -	\$ -	\$ -	0	0
FEB									\$ 10,250.00	\$ -	\$ -	0	0
FEB									\$ 36,000.00	\$ 36,000.00	\$ -	0	0
FEB									\$ 34,000.00	\$ 34,000.00	\$ -	0	0
February 2009 New Notes & Commitments									\$ 9,622,978	\$ 7,717,973	\$ 6,349,184		
TOTAL TARP NEW LOANS									\$ 15,596,808	\$ 18,212,223	\$ 16,676,084		
									<i>SIGTARP</i>		<i>SIGTARP</i>		

REPORT #: CL-043

DI STRIBUTION:

FSG BANK, N.A.

CONSOLIDATED LOANS-NOTES RENEWED TODAY

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DATE TO 2/28/2009

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MONTH	ACCOUNT	R#	NAME	OLD LOAN \$	NEW LOAN \$	OLD DATE	NEW DATE	OLD RATE	NEW RATE	CL	INS	AH	INS	COU	NT
JAN				\$ -	\$ -	1/25/2008	1/25/2009				0		0		
JAN				\$ -	\$ -	1/30/2008	1/30/2009				0		0		
JAN				\$ -	\$ -	5/24/2007	1/7/2009				0		0		
JAN				\$ -	\$ -	7/5/2007	11/15/2008				0		0		
JAN				\$ -	\$ -	2/6/2008	1/23/2009				0		0		
JAN				\$ -	\$ -	2/6/2008	1/23/2009				0		0		
JAN				\$ 20,900.00	\$ 20,900.00	6/27/2008	1/9/2009				0		0		
JAN				\$ 979,553.00	\$ 979,553.00	11/19/2008	1/29/2009				0		0		
JAN				\$ -	\$ -	12/17/2007	1/13/2009				0		0		
JAN				\$ 91,733.35	\$ 91,733.35	1/24/2008	1/12/2009				0		0		
JAN				\$ 1,798.79	\$ 1,798.79	6/6/2008	1/22/2009				0		0		
JAN				\$ 333,225.00	\$ 333,225.00	1/13/2008	1/13/2009				0		0		
JAN				\$ 5,922.00	\$ 5,922.00	6/30/2008	1/14/2009				0		0		
JAN				\$ 32,233.25	\$ 32,233.25	7/10/2008	1/10/2009				0		0		
JAN				\$ 493,473.02	\$ 493,473.02	12/28/2007	1/29/2009				0		0		
JAN				\$ 6,000.00	\$ 6,000.00	7/8/2008	1/5/2009				0		0		
JAN				\$ 137,600.00	\$ 137,600.00	6/23/2008	1/8/2009				0		0		
JAN				\$ 26,000.00	\$ 26,000.00	6/25/2008	1/28/2009				0		0		
JAN				\$ 25,510.00	\$ 25,510.00	7/2/2008	1/21/2009				0		0		
JAN				\$ 65,158.45	\$ 65,158.45	1/7/2008	1/7/2009				0		0		
JAN				\$ 17,000.00	\$ 17,000.00	7/7/2008	1/7/2009				0		0		
JAN				\$ 111,355.98	\$ 111,355.98	8/17/2007	1/28/2009				0		0		
JAN				\$ 47,961.38	\$ 47,961.38	1/8/2008	1/15/2009				0		0		
JAN				\$ 17,850.00	\$ 17,850.00	9/24/2008	1/28/2009				0		0		
JAN				\$ 102,000.00	\$ 102,000.00	1/22/2008	1/14/2009				0		0		
JAN				\$ 187,000.00	\$ 187,000.00	12/31/2007	1/8/2009				0		0		
JAN				\$ 1,700.00	\$ 1,700.00	6/11/2008	1/23/2009				0		0		
JAN				\$ 15,000.00	\$ 15,000.00	6/23/2008	12/29/2008				0		0		
JAN				\$ 121,260.00	\$ 121,260.00	12/1/2008	1/8/2009				0		0		
JAN				\$ 451,311.41	\$ 451,311.41	12/12/2005	1/12/2009				0		0		
JAN				\$ 195,990.46	\$ 195,990.46	10/10/2007	1/21/2009				0		0		
JAN				\$ 100,000.00	\$ 100,000.00	1/11/2008	1/12/2009				0		0		
JAN				\$ 22,368.44	\$ 22,368.44	7/29/2008	10/29/2008				0		0		
JAN				\$ 420,341.75	\$ 420,341.75	4/25/2007	1/22/2009				0		0		
JAN				\$ 50,200.10	\$ 50,200.10	12/15/2007	12/15/2008				0		0		
JAN				\$ 289,960.31	\$ 289,960.31	12/13/2007	12/13/2008				0		0		
JAN				\$ 88,781.42	\$ 88,781.42	6/28/2008	12/28/2008				0		0		
JAN				\$ 1,575.00	\$ 1,575.00	6/11/2008	1/27/2009				0		0		
JAN				\$ 22,034.92	\$ 22,034.92	1/10/2006	1/10/2009				0		0		
JAN				\$ 15,049.29	\$ 15,049.29	1/14/2007	1/14/2009				0		0		
JAN				\$ 6,982.70	\$ 6,982.70	1/10/2006	1/1/2009				0		0		

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DI STRIBUTION:

FSGBANK, N.A.

CONSOLIDATED LOANS-NOTES RENEWED TODAY

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MONTH	ACCOUNT	R#	NAME	OLD LOAN \$	NEW LOAN \$	OLD DATE	NEW DATE	OLD RATE	NEW RATE	CL	INS	AH	INS	COU	NT
JAN				\$ 2,800.00	\$ 2,800.00	7/22/2008	1/18/2009				0		0		
JAN				\$ 99,542.45	\$ 99,542.45	12/11/2007	1/20/2009				0		0		
JAN				\$ 368,412.63	\$ 368,412.63	12/22/2007	1/14/2009				0		0		
JAN				\$ 299,897.37	\$ 299,897.37	1/11/2008	1/20/2009				0		0		
JAN				\$ 9,082.34	\$ 9,082.34	2/6/2008	1/21/2009				0		0		
JAN				\$ 12,780.26	\$ 12,780.26	10/4/2008	1/2/2009				0		0		
JAN				\$ 103,864.41	\$ 103,864.41	7/29/2008	1/7/2009				0		0		
JAN				\$ 8,250.00	\$ 8,250.00	6/11/2008	12/8/2008				0		0		
JAN				\$ 1,220.49	\$ 1,220.49	9/18/2008	12/17/2008				0		0		
JAN				\$ 15,250.00	\$ 15,250.00	9/28/2008	12/27/2008				0		0		
JAN				\$ 35,321.67	\$ 35,321.67	10/9/2008	1/7/2009				0		0		
JAN				\$ 70,105.39	\$ 70,105.39	11/8/2007	11/8/2008				0		0		
JAN				\$ 70,000.00	\$ 70,000.00	1/10/2008	1/10/2009				0		0		
JAN				\$ 37,107.16	\$ 37,107.16	1/24/2008	1/24/2009				0		0		
JAN				\$ 3,075.00	\$ 3,075.00	7/24/2008	1/24/2009				0		0		
JAN				\$ 2,080.00	\$ 2,080.00	7/14/2008	1/14/2009				0		0		
JAN				\$ 131,489.04	\$ 131,489.04	12/18/2007	1/14/2009				0		0		
JAN				\$ 1,350.00	\$ 1,350.00	7/14/2008	1/12/2009				0		0		
JAN				\$ 43,871.08	\$ 43,871.08	3/14/2008	1/19/2009				0		0		
JAN				\$ 1,600.00	\$ 1,600.00	7/11/2008	1/7/2009				0		0		
JAN				\$ 16,110.50	\$ 16,110.50	7/9/2008	1/5/2009				0		0		
JAN				\$ 6,100.00	\$ 6,100.00	7/18/2008	1/14/2009				0		0		
JAN				\$ 19,656.38	\$ 19,656.38	1/10/2008	1/12/2009				0		0		
JAN				\$ 10,055.33	\$ 10,055.33	6/24/2008	1/15/2009				0		0		
JAN				\$ 5,262.36	\$ 5,262.36	4/13/2008	1/14/2009				0		0		
JAN				\$ 14,368.68	\$ 14,368.68	1/4/2008	1/14/2009				0		0		
JAN				\$ 10,689.13	\$ 10,689.13	1/4/2008	1/20/2009				0		0		
JAN				\$ 149,329.43	\$ 149,329.43	1/3/2008	1/3/2009				0		0		
JAN				\$ 74,503.46	\$ 74,503.46	1/3/2008	1/3/2009				0		0		
JAN				\$ 6,464.88	\$ 6,464.88	1/3/2008	1/3/2009				0		0		
JAN				\$ 19,033.84	\$ 19,033.84	6/27/2008	1/6/2009				0		0		
JAN				\$ 23,110.00	\$ 23,110.00	6/18/2008	1/27/2009				0		0		
JAN				\$ 23,202.49	\$ 23,202.49	1/10/2008	1/12/2009				0		0		
JAN				\$ 3,102.08	\$ 3,102.08	1/18/2007	1/14/2009				0		0		
JAN				\$ 12,664.22	\$ 12,664.22	1/15/2008	1/9/2009				0		0		
JAN				\$ 3,242.28	\$ 3,242.28	1/23/2008	1/27/2009				0		0		
JAN				\$ 4,099.65	\$ 4,099.65	1/29/2008	1/22/2009				0		0		
JAN				\$ 5,500.00	\$ 5,500.00	1/25/2008	1/26/2009				0		0		
JAN				\$ 6,500.00	\$ 6,500.00	12/28/2007	1/29/2009				0		0		
JAN				\$ 7,375.00	\$ 7,375.00	7/18/2008	1/23/2009				0		0		
JAN				\$ 87,414.89	\$ 87,414.89	3/13/2008	1/6/2009				0		0		

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DI STRIBUTION:

FSGBANK, N.A.

CONSOLIDATED LOANS-NOTES RENEWED TODAY

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MONTH	ACCOUNT	R#	NAME	OLD LOAN \$	NEW LOAN \$	OLD DATE	NEW DATE	OLD RATE	NEW RATE	CL	INS	AH	INS	COU	NT
JAN				\$ 87,359.65	\$ 87,359.65	3/13/2008	1/6/2009				0		0		
JAN				\$ 137,279.55	\$ 137,279.55	3/13/2008	1/6/2009				0		0		
JAN				\$ 206,800.00	\$ 206,800.00	11/4/2008	1/6/2009				0		0		
JAN				\$ 8,000.00	\$ 8,000.00	7/11/2008	1/12/2009				0		0		
JAN				\$ -	\$ -	3/20/2008	1/21/2009				0		0		
JAN				\$ 68,303.66	\$ 68,303.66	4/2/2008	1/2/2009				0		0		
JAN				\$ 212,381.82	\$ 212,381.82	6/12/2008	1/21/2009				0		0		
JAN				\$ 9,700.00	\$ 9,700.00	9/13/2008	12/23/2008				0		0		
JAN				\$ 125,000.00	\$ 125,000.00	6/13/2008	1/8/2009				0		0		
JAN				\$ 5,041.18	\$ 5,041.18	6/25/2008	1/9/2009				0		0		
JAN				\$ 205,997.01	\$ 205,997.01	3/14/2008	1/8/2009				0		0		
JAN				\$ 186.51	\$ 186.51	7/25/2007	1/12/2009				0		0		
JAN				\$ 12,162.50	\$ 12,162.50	6/16/2008	1/22/2009				0		0		
JAN				\$ 24,829.46	\$ 24,829.46	7/13/2008	1/13/2009				0		0		
JAN				\$ 20,243.45	\$ 20,243.45	12/21/2007	1/14/2009				0		0		
JAN				\$ 35,978.10	\$ 35,978.10	1/5/2008	1/12/2009				0		0		
JAN				\$ 267,690.75	\$ 267,690.75	7/11/2008	1/8/2009				0		0		
JAN				\$ 134,769.83	\$ 134,769.83	12/17/2007	1/8/2009				0		0		
JAN				\$ -	\$ -	12/21/2007	1/27/2009				0		0		
JAN				\$ 3,868.47	\$ 3,868.47	5/9/2008	12/25/2008				0		0		
JAN				\$ 7,000.00	\$ 7,000.00	7/23/2008	1/21/2009				0		0		
JAN				\$ 100,000.00	\$ 100,000.00	7/31/2008	12/29/2008				0		0		
JAN				\$ 28,388.57	\$ 28,388.57	7/18/2008	1/18/2009				0		0		
JAN				\$ 34,125.00	\$ 34,125.00	5/30/2008	1/29/2009				0		0		
JAN				\$ 60,000.00	\$ 60,000.00	6/16/2008	12/23/2008				0		0		
JAN				\$ 5,584.12	\$ 5,584.12	12/19/2007	1/21/2009				0		0		
JAN				\$ 50,099.00	\$ 50,099.00	1/11/2008	1/9/2009				0		0		
JAN				\$ 3,216.15	\$ 3,216.15	2/27/2008	1/23/2009				0		0		
JAN				\$ 2,612.50	\$ 2,612.50	12/10/2008	1/20/2009				0		0		
JAN				\$ 3,556.74	\$ 3,556.74	1/3/2008	1/8/2009				0		0		
JAN				\$ 1,025.00	\$ 1,025.00	10/26/2007	1/16/2009				0		0		
JAN				\$ 750.00	\$ 750.00	6/17/2008	1/7/2009				0		0		
JAN				\$ 109,475.60	\$ 109,475.60	6/19/2008	1/16/2009				0		0		
JAN				\$ 4,851.50	\$ 4,851.50	12/12/2008	1/21/2009				0		0		
JAN				\$ 19,659.38	\$ 19,659.38	12/20/2007	1/7/2009				0		0		
JAN				\$ -	\$ -	2/22/2008	1/9/2009				0		0		
JAN				\$ 19,870.30	\$ 19,870.30	1/16/2004	1/16/2009				0		0		
JAN				\$ 65,000.00	\$ 65,000.00	10/3/2008	1/23/2009				0		0		
JAN				\$ 37,500.00	\$ 37,500.00	12/31/2007	1/27/2009				0		0		
JAN				\$ 11,689.22	\$ 11,689.22	1/16/2008	1/12/2009				0		0		
JAN				\$ 10,168.91	\$ 10,168.91	1/23/2008	1/13/2009				0		0		

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DI STRIBUTION:

FSGBANK, N.A.

CONSOLIDATED LOANS-NOTES RENEWED TODAY

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MONTH	ACCOUNT	R#	NAME	OLD LOAN \$	NEW LOAN \$	OLD DATE	NEW DATE	OLD RATE	NEW RATE	CL	INS	AH	INS	COU	NT
JAN				\$ 138,434.75	\$ 138,434.75	10/27/2008	12/31/2008				0		0		
JAN				\$ 138,434.75	\$ 138,434.75	12/31/2008	1/26/2009				0		0		
JAN				\$ 240,000.00	\$ 240,000.00	5/23/2008	1/8/2009				0		0		
JAN				\$ 4,039.49	\$ 4,039.49	9/11/2007	1/6/2009				0		0		
JAN				\$ 6,000.00	\$ 6,000.00	1/11/2008	1/16/2009				0		0		
JAN				\$ 286.30	\$ 286.30	3/4/2008	1/26/2009				0		0		
JAN				\$ 84,068.20	\$ 84,068.20	9/19/2008	1/14/2009				0		0		
JAN				\$ 91,000.00	\$ 91,000.00	10/14/2008	1/2/2009				0		0		
JAN				\$ 79,993.12	\$ 79,993.12	6/7/2008	12/7/2008				0		0		
JAN				\$ 3,025,563.17	\$ 3,025,563.17	8/7/2008	1/15/2009				0		0		
JAN				\$ -	\$ -	12/31/2007	12/31/2008				0		0		
JAN				\$ 499,938.14	\$ 499,938.14	6/13/2008	12/13/2008				0		0		
JAN				\$ 421,696.00	\$ 421,696.00	4/10/2008	1/21/2009				0		0		
JAN				\$ 480,218.00	\$ 480,218.00	7/21/2008	1/21/2009				0		0		
JAN				\$ 435,200.00	\$ 435,200.00	4/10/2008	1/21/2009				0		0		
JAN				\$ 430,000.00	\$ 430,000.00	4/10/2008	1/21/2009				0		0		
JAN				\$ 445,362.00	\$ 445,362.00	4/10/2008	1/21/2009				0		0		
JAN				\$ 456,397.00	\$ 456,397.00	4/10/2008	1/21/2009				0		0		
JAN				\$ 450,000.00	\$ 450,000.00	6/4/2008	1/26/2009				0		0		
JAN				\$ 548,000.00	\$ 548,000.00	7/10/2008	1/29/2009				0		0		
JAN				\$ 576,928.56	\$ 576,928.56	8/26/2008	1/14/2009				0		0		
JAN				\$ 297,081.67	\$ 297,081.67	5/31/2008	11/30/2008				0		0		
JAN				\$ 365,000.00	\$ 365,000.00	9/13/2008	1/12/2009				0		0		
JAN				\$ 287,000.00	\$ 287,000.00	12/20/2007	1/26/2009				0		0		
JAN				\$ 231,300.00	\$ 231,300.00	11/21/2008	1/23/2009				0		0		
JAN				\$ 198,700.00	\$ 198,700.00	11/21/2008	1/23/2009				0		0		
JAN				\$ 15,740.43	\$ 15,740.43	1/19/2008	1/19/2009				0		0		
JAN				\$ 200,000.00	\$ 200,000.00	2/6/2008	1/28/2009				0		0		
JAN				\$ 421,940.69	\$ 421,940.69	6/5/2008	1/29/2009				0		0		
JAN				\$ 149,584.58	\$ 149,584.58	12/10/2003	1/9/2009				0		0		
JAN				\$ 15,516.10	\$ 15,516.10	1/23/2004	1/12/2009				0		0		
JAN				\$ 9,225.54	\$ 9,225.54	12/24/2007	1/5/2009				0		0		
JAN				\$ 13,166.68	\$ 13,166.68	5/30/2003	12/26/2008				0		0		
JAN				\$ 49,358.89	\$ 49,358.89	1/22/2008	1/21/2009				0		0		
JAN				\$ 26,947.85	\$ 26,947.85	9/29/2006	1/23/2009				0		0		
JAN				\$ 14,022.87	\$ 14,022.87	11/17/1998	1/9/2009				0		0		
JAN				\$ 45,504.38	\$ 45,504.38	9/29/2006	1/23/2009				0		0		
JAN				\$ 9,278.95	\$ 9,278.95	7/10/2008	1/6/2009				0		0		
JAN				\$ 2,440.81	\$ 2,440.81	12/28/2007	12/29/2008				0		0		
JAN				\$ -	\$ -	1/19/2008	1/19/2009				0		0		
JAN				\$ 49,058.17	\$ 49,058.17	11/15/2007	1/22/2009				0		0		



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MONTH	ACCOUNT	R#	NAME	OLD LOAN \$	NEW LOAN \$	OLD DATE	NEW DATE	OLD RATE	NEW RATE	CL	INS	AH	INS	COU	NT
JAN				\$ 53,709.75	\$ 53,709.75	12/30/2007	12/30/2008				0		0		
JAN				\$ 1,072,473.86	\$ 1,072,473.86	12/19/2003	12/20/2008				0		0		
JAN				\$ 121,645.04	\$ 121,645.04	12/30/2003	1/16/2009				0		0		
JAN				\$ 533,610.93	\$ 533,610.93	1/20/2004	1/20/2009				0		0		
JAN				\$ 2,985,457.68	\$ 2,985,457.68	12/21/2006	12/21/2008				0		0		
JAN				\$ 114,984.71	\$ 114,984.71	1/17/2008	1/17/2009				0		0		
JAN				\$ 70,010.33	\$ 70,010.33	1/16/2008	1/20/2009				0		0		
JAN				\$ 147,582.57	\$ 147,582.57	11/14/2007	12/14/2008				0		0		
JAN				\$ 1,100,000.00	\$ 1,100,000.00	9/22/2008	12/22/2008				0		0		
JAN				\$ 265,545.84	\$ 265,545.84	6/27/2008	1/9/2009				0		0		
JAN				\$ 209,220.00	\$ 209,220.00	12/15/2007	12/15/2008				0		0		
JAN				\$ 119,816.06	\$ 119,816.06	12/5/2007	12/5/2008				0		0		
JAN				\$ 30,600.56	\$ 30,600.56	7/31/2008	1/12/2009				0		0		
JAN				\$ 100,494.31	\$ 100,494.31	6/22/2008	12/22/2008				0		0		
JAN				\$ 325,253.00	\$ 325,253.00	7/1/2008	1/8/2009				0		0		
JAN				\$ 39,715.25	\$ 39,715.25	1/9/2008	1/14/2009				0		0		
JAN				\$ 66,653.31	\$ 66,653.31	12/4/2007	1/20/2009				0		0		
JAN				\$ 175,260.58	\$ 175,260.58	5/30/2008	1/20/2009				0		0		
JAN				\$ 227,182.36	\$ 227,182.36	7/25/2008	1/25/2009				0		0		
JAN				\$ 199,150.69	\$ 199,150.69	12/28/2007	1/5/2009				0		0		
JAN				\$ 73,387.85	\$ 73,387.85	6/25/2008	1/20/2009				0		0		
JAN				\$ 2,811.67	\$ 2,811.67	7/8/2008	1/9/2009				0		0		
JAN				\$ 6,810.00	\$ 6,810.00	5/8/2008	1/12/2009				0		0		
JAN				\$ 150,000.00	\$ 150,000.00	9/10/2008	1/10/2009				0		0		
JAN				\$ 9,042.58	\$ 9,042.58	6/12/2008	12/12/2008				0		0		
JAN				\$ 47,969.19	\$ 47,969.19	1/5/2004	1/5/2009				0		0		
JAN				\$ 62,299.89	\$ 62,299.89	1/5/2004	1/5/2009				0		0		
JAN				\$ -	\$ -	5/8/2008	1/4/2009				0		0		
JAN				\$ 30,273.77	\$ 30,273.77	8/6/2003	1/16/2009				0		0		
JAN				\$ 5,743.73	\$ 5,743.73	12/29/2007	12/29/2008				0		0		
JAN				\$ 158,422.37	\$ 158,422.37	7/18/2008	1/18/2009				0		0		
JAN				\$ 9,608.73	\$ 9,608.73	1/30/2004	1/9/2009				0		0		
JAN				\$ 438,187.75	\$ 438,187.75	1/6/2006	1/9/2009				0		0		
JAN				\$ 426,000.00	\$ 426,000.00	12/14/2007	1/20/2009				0		0		
JAN				\$ 125,289.38	\$ 125,289.38	12/12/2005	1/7/2009				0		0		

January 2009 Renewals (During TARP) \$ 28,926,518.67

FEB				\$ -	\$ -	9/21/2004	1/13/2009				0		0		
FEB				\$ 2,896.44	\$ 2,896.44	11/25/2005	1/22/2009				0		0		
FEB				\$ 17,500.00	\$ 17,500.00	7/22/2008	2/3/2009				0		0		

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MONTH	ACCOUNT	R#	NAME	OLD LOAN \$	NEW LOAN \$	OLD DATE	NEW DATE	OLD RATE	NEW RATE	CL	INS	AH	INS	COU	NT
FEB				\$ 27,754.54	\$ 27,754.54	1/10/2008	1/30/2009				0		0		
FEB				\$ 97,750.00	\$ 97,750.00	1/29/2008	1/29/2009				0		0		
FEB				\$ 4,297.37	\$ 4,297.37	1/3/2008	2/2/2009				0		0		
FEB				\$ 191,293.23	\$ 191,293.23	5/28/2008	1/23/2009				0		0		
FEB				\$ 13,474.42	\$ 13,474.42	7/15/2006	1/30/2009				0		0		
FEB				\$ 8,055.21	\$ 8,055.21	8/13/2008	2/9/2009				0		0		
FEB				\$ 9,037.29	\$ 9,037.29	2/2/2008	2/8/2009				0		0		
FEB				\$ 13,914.54	\$ 13,914.54	7/20/2008	1/19/2009				0		0		
FEB				\$ 25,224.50	\$ 25,224.50	9/28/2008	1/28/2009				0		0		
FEB				\$ 35,000.00	\$ 35,000.00	7/23/2008	1/28/2009				0		0		
FEB				\$ 8,669.73	\$ 8,669.73	7/29/2008	1/29/2009				0		0		
FEB				\$ 21,200.00	\$ 21,200.00	7/28/2008	1/28/2009				0		0		
FEB				\$ 79,022.92	\$ 79,022.92	3/31/2006	1/27/2009				0		0		
FEB				\$ 3,393.07	\$ 3,393.07	11/26/2007	2/2/2009				0		0		
FEB				\$ 5,099.18	\$ 5,099.18	12/27/2007	1/30/2009				0		0		
FEB				\$ 11,139.50	\$ 11,139.50	1/23/2008	1/28/2009				0		0		
FEB				\$ 22,463.91	\$ 22,463.91	1/31/2008	1/30/2009				0		0		
FEB				\$ 2,820.00	\$ 2,820.00	1/23/2008	1/27/2009				0		0		
FEB				\$ 14,991.98	\$ 14,991.98	1/11/2008	1/30/2009				0		0		
FEB				\$ 4,992.20	\$ 4,992.20	2/1/2008	2/4/2009				0		0		
FEB				\$ 20,160.70	\$ 20,160.70	1/2/2008	1/30/2009				0		0		
FEB				\$ 30,691.06	\$ 30,691.06	1/12/2008	1/27/2009				0		0		
FEB				\$ 135,000.00	\$ 135,000.00	1/10/2008	1/10/2009				0		0		
FEB				\$ 365,000.00	\$ 365,000.00	1/10/2008	1/10/2009				0		0		
FEB				\$ 4,182.51	\$ 4,182.51	12/5/2007	1/27/2009				0		0		
FEB				\$ 66,392.39	\$ 66,392.39	11/6/2008	2/5/2009				0		0		
FEB				\$ 23,196.95	\$ 23,196.95	1/16/2008	1/16/2009				0		0		
FEB				\$ 8,654.87	\$ 8,654.87	2/5/2008	1/30/2009				0		0		
FEB				\$ 4,075.21	\$ 4,075.21	2/19/2008	1/28/2009				0		0		
FEB				\$ 1,500.00	\$ 1,500.00	10/29/2008	1/29/2009				0		0		
FEB				\$ 16,996.25	\$ 16,996.25	1/8/2008	1/28/2009				0		0		
FEB				\$ 4,050.00	\$ 4,050.00	7/30/2008	1/30/2009				0		0		
FEB				\$ 2,415.57	\$ 2,415.57	11/19/2008	1/28/2009				0		0		
FEB				\$ 3,000.00	\$ 3,000.00	12/5/2008	1/28/2009				0		0		
FEB				\$ 12,160.00	\$ 12,160.00	6/27/2008	12/26/2008				0		0		
FEB				\$ 72,054.35	\$ 72,054.35	9/27/2007	1/28/2009				0		0		
FEB				\$ 12,099.00	\$ 12,099.00	8/25/2008	1/30/2009				0		0		
FEB				\$ 684,790.20	\$ 684,790.20	6/8/2008	12/8/2008				0		0		
FEB				\$ 5,000.00	\$ 5,000.00	12/14/2007	1/30/2009				0		0		
FEB				\$ 7,000.00	\$ 7,000.00	10/16/2008	1/26/2009				0		0		
FEB				\$ 12,000.00	\$ 12,000.00	1/2/2008	1/2/2009				0		0		

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FEB	\$ 212,500.00	\$ 212,500.00	10/15/2008	1/23/2009				0		0		
FEB	\$ 212,500.00	\$ 212,500.00	10/15/2008	1/23/2009				0		0		
FEB	\$ 36,097.69	\$ 36,097.69	4/2/2004	1/28/2009				0		0		
FEB	\$ 30,988.68	\$ 30,988.68	1/15/2004	1/15/2009				0		0		
FEB	\$ 199,220.76	\$ 199,220.76	12/31/2007	2/3/2009				0		0		
FEB	\$ -	\$ -	1/23/2008	1/23/2009				0		0		
FEB	\$ 77,497.04	\$ 77,497.04	8/21/2008	1/27/2009				0		0		
FEB	\$ 1,989,499.67	\$ 1,989,499.67	3/11/2008	2/3/2009				0		0		
FEB	\$ 102,195.72	\$ 102,195.72	1/16/2008	1/30/2009				0		0		
FEB	\$ 4,000.00	\$ 4,000.00	8/1/2008	1/23/2009				0		0		
FEB	\$ 1,434,222.42	\$ 1,434,222.42	8/24/2005	2/10/2009				0		0		
FEB	\$ 1,202,518.14	\$ 1,202,518.14	2/27/2008	2/20/2009				0		0		
FEB	\$ 1,099,327.06	\$ 1,099,327.06	9/30/2008	2/17/2009				0		0		
FEB	\$ 1,002,761.44	\$ 1,002,761.44	1/11/2008	1/11/2009				0		0		
FEB	\$ 756,008.49	\$ 756,008.49	9/12/2008	2/3/2009				0		0		
FEB	\$ 731,000.00	\$ 731,000.00	2/1/2008	2/1/2009				0		0		
FEB	\$ 643,146.91	\$ 643,146.91	1/31/2008	1/31/2009				0		0		
FEB	\$ 622,458.72	\$ 622,458.72	1/31/2008	1/31/2009				0		0		
FEB	\$ 588,282.98	\$ 588,282.98	2/2/2006	2/13/2009				0		0		
FEB	\$ 561,973.00	\$ 561,973.00	8/3/2008	2/3/2009				0		0		
FEB	\$ 553,448.01	\$ 553,448.01	10/18/2007	1/30/2009				0		0		
FEB	\$ 499,994.00	\$ 499,994.00	10/23/2008	2/26/2009				0		0		
FEB	\$ 495,145.08	\$ 495,145.08	2/1/2008	2/13/2009				0		0		
FEB	\$ 436,841.74	\$ 436,841.74	1/25/2008	2/13/2009				0		0		
FEB	\$ 417,303.08	\$ 417,303.08	1/23/2008	2/12/2009				0		0		
FEB	\$ 413,810.59	\$ 413,810.59	7/10/2008	1/10/2009				0		0		
FEB	\$ 411,978.00	\$ 411,978.00	7/5/2008	2/4/2009				0		0		
FEB	\$ 369,000.00	\$ 369,000.00	5/9/2008	2/13/2009				0		0		
FEB	\$ 351,261.83	\$ 351,261.83	10/15/2008	2/18/2009				0		0		
FEB	\$ 315,239.00	\$ 315,239.00	11/21/2008	2/17/2009				0		0		
FEB	\$ 315,000.00	\$ 315,000.00	2/12/2008	2/12/2009				0		0		
FEB	\$ 315,000.00	\$ 315,000.00	1/22/2008	2/25/2009				0		0		
FEB	\$ 304,143.78	\$ 304,143.78	8/4/2008	2/17/2009				0		0		
FEB	\$ 304,132.49	\$ 304,132.49	7/10/2008	2/13/2009				0		0		
FEB	\$ 301,567.89	\$ 301,567.89	7/3/2008	2/5/2009				0		0		
FEB	\$ 262,614.39	\$ 262,614.39	1/23/2008	1/23/2009				0		0		
FEB	\$ 250,000.00	\$ 250,000.00	11/18/2008	2/9/2009				0		0		
FEB	\$ 248,690.68	\$ 248,690.68	1/4/2008	2/3/2009				0		0		
FEB	\$ 218,448.55	\$ 218,448.55	10/26/2008	1/26/2009				0		0		
FEB	\$ 209,999.00	\$ 209,999.00	2/25/2008	2/12/2009				0		0		
FEB	\$ 200,250.00	\$ 200,250.00	1/25/2008	2/19/2009				0		0		

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MONTH	ACCOUNT	R#	NAME	OLD LOAN \$	NEW LOAN \$	OLD DATE	NEW DATE	OLD RATE	NEW RATE	CL	INS	AH	INS	COU	NT
FEB				\$ 200,162.38	\$ 200,162.38	1/25/2008	2/13/2009				0		0		
FEB				\$ 197,859.64	\$ 197,859.64	4/17/2007	2/1/2009				0		0		
FEB				\$ 197,206.00	\$ 197,206.00	9/12/2008	2/3/2009				0		0		
FEB				\$ 188,702.85	\$ 188,702.85	1/25/2008	2/25/2009				0		0		
FEB				\$ 178,813.34	\$ 178,813.34	7/10/2008	1/10/2009				0		0		
FEB				\$ 178,688.20	\$ 178,688.20	7/10/2008	1/10/2009				0		0		
FEB				\$ 177,970.84	\$ 177,970.84	12/18/2008	2/17/2009				0		0		
FEB				\$ 174,832.51	\$ 174,832.51	7/10/2008	1/10/2009				0		0		
FEB				\$ 174,000.00	\$ 174,000.00	7/8/2008	2/6/2009				0		0		
FEB				\$ 171,883.99	\$ 171,883.99	2/2/2006	2/9/2009				0		0		
FEB				\$ 169,150.00	\$ 169,150.00	9/30/2008	2/26/2009				0		0		
FEB				\$ 151,397.92	\$ 151,397.92	8/1/2008	2/18/2009				0		0		
FEB				\$ 150,366.93	\$ 150,366.93	1/18/2008	2/13/2009				0		0		
FEB				\$ 149,517.33	\$ 149,517.33	1/29/2008	2/20/2009				0		0		
FEB				\$ 136,224.46	\$ 136,224.46	1/20/2006	2/17/2009				0		0		
FEB				\$ 135,000.00	\$ 135,000.00	6/15/2008	2/10/2009				0		0		
FEB				\$ 135,000.00	\$ 135,000.00	6/15/2008	2/10/2009				0		0		
FEB				\$ 133,600.50	\$ 133,600.50	4/11/2008	2/25/2009				0		0		
FEB				\$ 129,975.75	\$ 129,975.75	7/29/2008	2/18/2009				0		0		
FEB				\$ 129,351.28	\$ 129,351.28	1/2/2008	1/5/2009				0		0		
FEB				\$ 125,000.00	\$ 125,000.00	2/20/2008	2/20/2009				0		0		
FEB				\$ 123,427.74	\$ 123,427.74	2/4/2008	2/12/2009				0		0		
FEB				\$ 121,386.00	\$ 121,386.00	9/24/2008	2/6/2009				0		0		
FEB				\$ 118,482.22	\$ 118,482.22	1/25/2008	2/25/2009				0		0		
FEB				\$ 117,132.68	\$ 117,132.68	9/15/2003	1/16/2009				0		0		
FEB				\$ 116,000.00	\$ 116,000.00	1/25/2008	1/25/2009				0		0		
FEB				\$ 114,303.23	\$ 114,303.23	11/10/2004	2/20/2009				0		0		
FEB				\$ 112,363.85	\$ 112,363.85	12/23/2003	2/13/2009				0		0		
FEB				\$ 112,069.83	\$ 112,069.83	1/9/2008	2/5/2009				0		0		
FEB				\$ 110,384.63	\$ 110,384.63	1/25/2007	1/25/2009				0		0		
FEB				\$ 109,750.00	\$ 109,750.00	2/1/2008	2/1/2009				0		0		
FEB				\$ 98,887.00	\$ 98,887.00	8/27/2008	2/18/2009				0		0		
FEB				\$ 98,773.88	\$ 98,773.88	1/30/2008	1/30/2009				0		0		
FEB				\$ 97,934.23	\$ 97,934.23	2/5/2008	2/5/2009				0		0		
FEB				\$ 96,825.30	\$ 96,825.30	8/4/2008	2/5/2009				0		0		
FEB				\$ 93,519.25	\$ 93,519.25	2/7/2008	2/20/2009				0		0		
FEB				\$ 90,320.00	\$ 90,320.00	1/25/2008	2/10/2009				0		0		
FEB				\$ 86,646.90	\$ 86,646.90	9/3/2008	2/12/2009				0		0		
FEB				\$ 85,602.02	\$ 85,602.02	1/22/2008	1/28/2009				0		0		
FEB				\$ 84,818.07	\$ 84,818.07	1/30/2008	1/30/2009				0		0		
FEB				\$ 81,856.30	\$ 81,856.30	7/18/2008	1/18/2009				0		0		

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FEB	\$ 80,000.00	\$ 80,000.00	10/16/2008	1/27/2009				0		0		
FEB	\$ 79,128.47	\$ 79,128.47	12/30/2008	2/20/2009				0		0		
FEB	\$ 79,010.85	\$ 79,010.85	1/22/2007	2/25/2009				0		0		
FEB	\$ 75,597.54	\$ 75,597.54	9/10/2004	2/20/2009				0		0		
FEB	\$ 75,000.00	\$ 75,000.00	2/27/2008	2/6/2009				0		0		
FEB	\$ 74,229.49	\$ 74,229.49	10/11/2008	1/11/2009				0		0		
FEB	\$ 69,844.02	\$ 69,844.02	12/6/2007	2/4/2009				0		0		
FEB	\$ 69,517.92	\$ 69,517.92	12/17/2007	1/29/2009				0		0		
FEB	\$ 68,003.01	\$ 68,003.01	1/18/2000	2/13/2009				0		0		
FEB	\$ 65,250.00	\$ 65,250.00	11/26/2008	2/26/2009				0		0		
FEB	\$ 62,705.12	\$ 62,705.12	10/23/2007	2/17/2009				0		0		
FEB	\$ 62,342.17	\$ 62,342.17	2/5/2006	2/5/2009				0		0		
FEB	\$ 60,662.04	\$ 60,662.04	2/1/2008	2/1/2009				0		0		
FEB	\$ 60,000.00	\$ 60,000.00	10/30/2008	1/31/2009				0		0		
FEB	\$ 58,815.70	\$ 58,815.70	1/11/2007	2/10/2009				0		0		
FEB	\$ 53,736.23	\$ 53,736.23	8/12/2008	2/9/2009				0		0		
FEB	\$ 51,125.16	\$ 51,125.16	2/5/2008	2/5/2009				0		0		
FEB	\$ 50,000.00	\$ 50,000.00	2/15/2008	2/10/2009				0		0		
FEB	\$ 50,000.00	\$ 50,000.00	1/22/2008	2/23/2009				0		0		
FEB	\$ 48,546.30	\$ 48,546.30	4/30/2008	2/20/2009				0		0		
FEB	\$ 45,897.63	\$ 45,897.63	12/20/2007	12/20/2008				0		0		
FEB	\$ 45,551.60	\$ 45,551.60	2/15/2008	2/9/2009				0		0		
FEB	\$ 41,571.92	\$ 41,571.92	4/24/2007	2/23/2009				0		0		
FEB	\$ 41,249.31	\$ 41,249.31	1/16/2008	1/16/2009				0		0		
FEB	\$ 41,132.92	\$ 41,132.92	4/7/2005	2/12/2009				0		0		
FEB	\$ 41,030.48	\$ 41,030.48	1/24/2008	1/26/2009				0		0		
FEB	\$ 40,250.00	\$ 40,250.00	2/11/2008	2/15/2009				0		0		
FEB	\$ 40,161.50	\$ 40,161.50	3/7/2008	1/23/2009				0		0		
FEB	\$ 40,000.00	\$ 40,000.00	1/17/2008	1/17/2009				0		0		
FEB	\$ 38,365.33	\$ 38,365.33	8/4/2000	2/17/2009				0		0		
FEB	\$ 37,500.00	\$ 37,500.00	6/25/2008	2/12/2009				0		0		
FEB	\$ 37,500.00	\$ 37,500.00	1/28/2008	2/23/2009				0		0		
FEB	\$ 37,412.20	\$ 37,412.20	2/5/2008	2/5/2009				0		0		
FEB	\$ 37,383.81	\$ 37,383.81	2/24/2008	2/20/2009				0		0		
FEB	\$ 35,752.02	\$ 35,752.02	5/9/2008	1/28/2009				0		0		
FEB	\$ 35,000.00	\$ 35,000.00	2/6/2008	2/6/2009				0		0		
FEB	\$ 30,050.00	\$ 30,050.00	8/4/2008	2/4/2009				0		0		
FEB	\$ 30,000.00	\$ 30,000.00	2/27/2008	1/29/2009				0		0		
FEB	\$ 29,999.99	\$ 29,999.99	2/7/2008	2/6/2009				0		0		
FEB	\$ 29,000.00	\$ 29,000.00	8/22/2008	2/23/2009				0		0		
FEB	\$ 28,219.63	\$ 28,219.63	12/14/2007	1/27/2009				0		0		

REPORT #: CL-043

DI STRIBUTION:

FSGBANK, N.A.

CONSOLIDATED LOANS-NOTES RENEWED TODAY

DATE FROM 1/9/2009

DATE TO 2/28/2009

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MONTH	ACCOUNT	R#	NAME	OLD LOAN \$	NEW LOAN \$	OLD DATE	NEW DATE	OLD RATE	NEW RATE	CL	INS	AH	INS	COU	NT
FEB				\$ 28,075.20	\$ 28,075.20	9/28/2004	2/13/2009				0		0		
FEB				\$ 27,731.07	\$ 27,731.07	2/9/2008	2/11/2009				0		0		
FEB				\$ 25,000.00	\$ 25,000.00	8/29/2008	2/9/2009				0		0		
FEB				\$ 21,569.33	\$ 21,569.33	12/24/2007	1/29/2009				0		0		
FEB				\$ 21,080.01	\$ 21,080.01	10/7/2008	2/17/2009				0		0		
FEB				\$ 20,160.70	\$ 20,160.70	1/30/2009	2/3/2009				0		0		
FEB				\$ 20,085.36	\$ 20,085.36	5/11/2007	2/11/2009				0		0		
FEB				\$ 19,854.62	\$ 19,854.62	11/3/2008	2/5/2009				0		0		
FEB				\$ 19,073.84	\$ 19,073.84	1/20/2008	1/20/2009				0		0		
FEB				\$ 18,250.00	\$ 18,250.00	1/30/2008	2/4/2009				0		0		
FEB				\$ 17,124.64	\$ 17,124.64	1/16/2007	1/29/2009				0		0		
FEB				\$ 17,000.00	\$ 17,000.00	2/13/2008	2/18/2009				0		0		
FEB				\$ 16,768.91	\$ 16,768.91	8/10/2008	2/10/2009				0		0		
FEB				\$ 16,736.97	\$ 16,736.97	2/28/2008	2/6/2009				0		0		
FEB				\$ 16,250.00	\$ 16,250.00	7/23/2008	2/26/2009				0		0		
FEB				\$ 16,005.08	\$ 16,005.08	3/7/2000	2/5/2009				0		0		
FEB				\$ 15,464.26	\$ 15,464.26	2/6/2007	2/3/2009				0		0		
FEB				\$ 15,110.00	\$ 15,110.00	1/24/2008	2/24/2009				0		0		
FEB				\$ 14,904.79	\$ 14,904.79	12/3/2008	2/6/2009				0		0		
FEB				\$ 14,849.84	\$ 14,849.84	2/19/2008	2/17/2009				0		0		
FEB				\$ 14,512.00	\$ 14,512.00	7/23/2008	2/26/2009				0		0		
FEB				\$ 14,114.00	\$ 14,114.00	7/22/2008	2/26/2009				0		0		
FEB				\$ 13,500.00	\$ 13,500.00	7/16/2008	1/30/2009				0		0		
FEB				\$ 12,287.71	\$ 12,287.71	7/14/2008	1/14/2009				0		0		
FEB				\$ 12,219.35	\$ 12,219.35	11/12/2008	2/15/2009				0		0		
FEB				\$ 12,099.00	\$ 12,099.00	10/27/2008	2/23/2009				0		0		
FEB				\$ 12,027.11	\$ 12,027.11	12/28/2007	1/23/2009				0		0		
FEB				\$ 11,754.31	\$ 11,754.31	2/6/2006	2/9/2009				0		0		
FEB				\$ 11,163.95	\$ 11,163.95	7/23/2008	2/25/2009				0		0		
FEB				\$ 11,110.00	\$ 11,110.00	1/25/2008	2/9/2009				0		0		
FEB				\$ 11,073.05	\$ 11,073.05	7/11/2008	2/2/2009				0		0		
FEB				\$ 10,750.00	\$ 10,750.00	7/28/2008	2/12/2009				0		0		
FEB				\$ 10,100.00	\$ 10,100.00	10/14/2008	1/28/2009				0		0		
FEB				\$ 10,001.00	\$ 10,001.00	2/25/2008	2/12/2009				0		0		
FEB				\$ 9,938.96	\$ 9,938.96	11/12/2008	2/11/2009				0		0		
FEB				\$ 9,412.50	\$ 9,412.50	10/15/2008	2/12/2009				0		0		
FEB				\$ 8,434.27	\$ 8,434.27	11/21/2008	2/19/2009				0		0		
FEB				\$ 8,285.62	\$ 8,285.62	2/27/2008	2/6/2009				0		0		
FEB				\$ 8,106.53	\$ 8,106.53	1/30/2008	2/5/2009				0		0		
FEB				\$ 6,781.83	\$ 6,781.83	5/31/2006	2/13/2009				0		0		
FEB				\$ 6,492.99	\$ 6,492.99	2/22/2008	2/23/2009				0		0		

REPORT #: CL-043

DI STRIBUTION:

FSGBANK, N.A.

CONSOLIDATED LOANS-NOTES RENEWED TODAY

DATE FROM 1/9/2009

DATE TO 2/28/2009

PAGE 1

MONTH	ACCOUNT	R#	NAME	OLD LOAN \$	NEW LOAN \$	OLD DATE	NEW DATE	OLD RATE	NEW RATE	CL	INS	AH	INS	COU	NT
FEB				\$ 6,289.17	\$ 6,289.17	7/3/2008	1/29/2009				0		0		
FEB				\$ 6,000.00	\$ 6,000.00	8/12/2008	2/9/2009				0		0		
FEB				\$ 5,950.00	\$ 5,950.00	12/28/2007	2/13/2009				0		0		
FEB				\$ 5,733.10	\$ 5,733.10	7/9/2008	2/17/2009				0		0		
FEB				\$ 5,214.79	\$ 5,214.79	2/4/2008	2/4/2009				0		0		
FEB				\$ 5,075.00	\$ 5,075.00	11/13/2008	2/11/2009				0		0		
FEB				\$ 5,000.00	\$ 5,000.00	8/9/2008	2/9/2009				0		0		
FEB				\$ 5,000.00	\$ 5,000.00	8/14/2008	2/9/2009				0		0		
FEB				\$ 5,000.00	\$ 5,000.00	7/17/2008	1/17/2009				0		0		
FEB				\$ 4,512.61	\$ 4,512.61	2/12/2008	2/9/2009				0		0		
FEB				\$ 4,500.00	\$ 4,500.00	10/1/2008	1/29/2009				0		0		
FEB				\$ 4,500.00	\$ 4,500.00	4/7/2008	2/11/2009				0		0		
FEB				\$ 4,350.00	\$ 4,350.00	8/5/2008	2/4/2009				0		0		
FEB				\$ 4,250.00	\$ 4,250.00	5/22/2008	1/22/2009				0		0		
FEB				\$ 4,000.00	\$ 4,000.00	6/4/2007	2/12/2009				0		0		
FEB				\$ 4,000.00	\$ 4,000.00	10/22/2008	2/25/2009				0		0		
FEB				\$ 3,982.74	\$ 3,982.74	9/11/2008	2/11/2009				0		0		
FEB				\$ 3,675.88	\$ 3,675.88	11/29/2007	2/25/2009				0		0		
FEB				\$ 3,600.00	\$ 3,600.00	1/23/2008	1/23/2009				0		0		
FEB				\$ 3,000.00	\$ 3,000.00	6/30/2008	1/6/2009				0		0		
FEB				\$ 2,596.62	\$ 2,596.62	8/18/2008	2/10/2009				0		0		
FEB				\$ 2,500.00	\$ 2,500.00	11/17/2008	2/13/2009				0		0		
FEB				\$ 2,290.00	\$ 2,290.00	8/28/2008	2/20/2009				0		0		
FEB				\$ 2,000.00	\$ 2,000.00	8/5/2008	2/2/2009				0		0		
FEB				\$ 1,368.47	\$ 1,368.47	8/29/2008	2/23/2009				0		0		
FEB				\$ 1,203.70	\$ 1,203.70	11/10/2008	2/6/2009				0		0		
FEB				\$ 819.27	\$ 819.27	8/16/2008	2/5/2009				0		0		
FEB				\$ -	\$ -	2/1/2008	2/6/2009				0		0		
FEB				\$ -	\$ -	1/15/2008	1/15/2009				0		0		
FEB				\$ -	\$ -	1/15/2008	1/15/2009				0		0		
FEB				\$ -	\$ -	3/6/2008	2/13/2009				0		0		
FEB				\$ -	\$ -	1/15/2008	1/15/2009				0		0		
FEB				\$ -	\$ -	2/1/2008	2/13/2009				0		0		
FEB				\$ -	\$ -	1/10/2008	1/10/2009				0		0		
FEB				\$ -	\$ -	1/5/2008	1/5/2009				0		0		
FEB				\$ -	\$ -	2/25/2008	2/16/2009				0		0		
FEB				\$ -	\$ -	2/25/2008	2/16/2009				0		0		
FEB				\$ -	\$ -	12/7/2007	2/9/2009				0		0		
FEB				\$ -	\$ -	2/2/2008	2/5/2009				0		0		
FEB				\$ -	\$ -	2/2/2008	2/23/2009				0		0		





Created Date : 03/03/2009 4:53:54PM

Created By : earmstrong

# Sales Performance

Apps Taken From: 01/09/2009 To: 02/28/2009

Application Type: All Application Types

Product: All Products

Business Unit	#	Volume	#	Under Review	#	Approved Volume	#	Declined Volume	Withdrawn Volume	#	Accepted Volume	#	Booked Volume	
(b) (4)	40	\$1,145,575	2	\$133,166	30	\$620,254	7	\$331,600	1	\$60,555	0	\$0	0	\$0
(b) (4)	16	\$176,490	0	\$0	9	\$78,499	7	\$97,991	0	\$0	0	\$0	0	\$0
(b) (4)	19	\$1,826,742	4	\$460,604	12	\$1,170,086	0	\$0	3	\$196,051	0	\$0	0	\$0
(b) (4)	6	\$243,460	0	\$0	4	\$168,460	1	\$25,000	1	\$50,000	0	\$0	0	\$0
(b) (4)	16	\$356,179	1	\$30,000	11	\$204,679	3	\$17,500	1	\$104,000	0	\$0	0	\$0
(b) (4)	1	\$15,000	0	\$0	1	\$15,000	0	\$0	0	\$0	0	\$0	0	\$0
(b) (4)	9	\$562,762	1	\$36,000	7	\$523,762	0	\$0	1	\$3,000	0	\$0	0	\$0
(b) (4)	24	\$494,686	2	\$10,000	12	\$329,505	6	\$115,000	5	\$40,181	0	\$0	0	\$0
(b) (4)	19	\$266,727	0	\$0	10	\$61,854	7	\$144,700	2	\$60,173	0	\$0	0	\$0
(b) (4)	9	\$335,824	3	\$14,300	5	\$315,624	0	\$0	1	\$5,900	0	\$0	0	\$0
(b) (4)	44	\$1,231,446	1	\$3,000	32	\$1,102,952	8	\$45,994	3	\$79,500	0	\$0	0	\$0
(b) (4)	4	\$463,998	0	\$0	4	\$463,998	0	\$0	0	\$0	0	\$0	0	\$0
(b) (4)	1	\$10,000	0	\$0	1	\$10,000	0	\$0	0	\$0	0	\$0	0	\$0
(b) (4)	1	\$30,000	0	\$0	1	\$30,000	0	\$0	0	\$0	0	\$0	0	\$0
(b) (4)	12	\$547,359	1	\$18,990	11	\$528,369	0	\$0	0	\$0	0	\$0	0	\$0
(b) (4)	10	\$812,712	0	\$0	9	\$774,346	0	\$0	1	\$38,366	0	\$0	0	\$0
(b) (4)	17	\$252,398	0	\$0	12	\$219,185	2	\$2,800	3	\$30,413	0	\$0	0	\$0



Created Date: 03/03/2009 4:53:54PM

Created By: earmstrong

# Sales Performance

Apps Taken From: 01/09/2009 To: 02/28/2009

Application Type: All Application Types

Product: All Products

Business Unit	#	Volume	#	Under Review	#	Approved Volume	#	Declined Volume	Withdrawn Volume	#	Accepted Volume	#	Booked Volume	
(b) (4)	156	\$2,674,139	12	\$178,655	134	\$2,303,492	8	\$56,000	2	\$135,992	0	\$0	0	\$0
(b) (4)	18	\$699,818	4	\$110,626	10	\$540,969	2	\$13,223	2	\$35,000	0	\$0	0	\$0
(b) (4)	7	\$313,200	1	\$170,000	4	\$120,000	2	\$23,200	0	\$0	0	\$0	0	\$0
(b) (4)	42	\$1,635,206	4	\$155,133	35	\$1,218,198	1	\$190,000	2	\$71,875	0	\$0	0	\$0
(b) (4)	79	\$1,210,943	10	\$200,762	58	\$816,281	7	\$49,500	4	\$144,400	0	\$0	0	\$0
(b) (4)	33	\$1,932,281	1	\$235,500	24	\$1,342,181	5	\$289,100	3	\$65,500	0	\$0	0	\$0
(b) (4)	28	\$450,157	2	\$88,507	20	\$273,050	4	\$27,600	3	\$61,000	0	\$0	0	\$0
(b) (4)	6	\$1,688,949	0	\$0	6	\$1,688,949	0	\$0	0	\$0	0	\$0	0	\$0
(b) (4)	32	\$856,943	1	\$1,500	26	\$792,763	3	\$53,280	2	\$9,400	0	\$0	0	\$0
(b) (4)	5	\$237,725	0	\$0	4	\$233,425	0	\$0	1	\$4,300	0	\$0	0	\$0
(b) (4)	3	\$96,169	0	\$0	3	\$96,169	0	\$0	0	\$0	0	\$0	0	\$0
(b) (4)	20	\$424,111	1	\$25,000	10	\$322,586	6	\$40,925	3	\$35,600	0	\$0	0	\$0
(b) (4)	57	\$1,064,807	2	\$185,000	46	\$776,243	8	\$48,364	1	\$55,200	1	\$12,000	0	\$0
(b) (4)	7	\$126,309	1	\$17,500	5	\$56,809	0	\$0	1	\$52,000	0	\$0	0	\$0
(b) (4)	16	\$282,100	0	\$0	4	\$13,000	6	\$14,600	6	\$254,500	0	\$0	0	\$0
(b) (4)	24	\$626,681	7	\$234,203	12	\$372,709	5	\$19,769	0	\$0	0	\$0	0	\$0
(b) (4)	13	\$947,618	0	\$0	7	\$174,628	3	\$49,990	3	\$723,000	0	\$0	0	\$0

Created Date : 03/03/2009 4:53:54PM

Created By : earmstrong

# Sales Performance

Apps Taken From: 01/09/2009 To: 02/28/2009

Application Type: All Application Types

Product: All Products

Business Unit	#	Volume	#	Under Review	#	Approved Volume	#	Declined Volume	Withdrawn Volume	#	Accepted Volume	#	Booked Volume	
(b) (4)	9	\$263,467	2	\$15,500	5	\$224,267	1	\$2,700	1	\$21,000	0	\$0	0	\$0
(b) (4)	11	\$640,600	2	\$255,000	8	\$310,600	0	\$0	1	\$75,000	0	\$0	0	\$0
(b) (4)	24	\$603,468	1	\$28,900	19	\$488,168	1	\$1,000	3	\$85,400	0	\$0	0	\$0
(b) (4)	7	\$139,222	0	\$0	6	\$133,522	0	\$0	1	\$5,700	0	\$0	0	\$0
(b) (4)	26	\$756,352	5	\$22,500	12	\$653,582	6	\$35,270	3	\$45,000	0	\$0	0	\$0
<b>Grand Total:</b>	<b>871</b>	<b>\$26,441,622</b>	<b>71</b>	<b>\$2,630,346</b>	<b>629</b>	<b>\$19,568,164</b>	<b>109</b>	<b>\$1,695,106</b>	<b>64</b>	<b>\$2,548,005</b>	<b>1</b>	<b>\$12,000</b>	<b>0</b>	<b>\$0</b>



**FIRST SECURITY GROUP, INC.**  
**TARP CAPITAL PURCHASE PROGRAM COMPENSATION**  
**COMPLIANCE POLICY**

The Compensation Committee has enacted the TARP Capital Purchase Program Compensation Compliance Policy (the “Policy”) to provide for overall compliance with applicable Troubled Asset Relief Program (“TARP”) Capital Purchase Program executive compensation requirements. These requirements are contained in the Letter Agreement by and between the Company and the U.S. Department of the Treasury (the “Treasury”), the Emergency Economic Stabilization Act of 2008, as amended by the American Recovery and Reinvestment Act of 2009, and applicable Treasury guidelines (collectively, the “Compensation Rules”).

All compensation for employees of First Security Group, Inc. and FSGBank, N.A., its wholly-owned subsidiary (collectively, the “Company”), is subject to this Policy during the period in which an obligation arising from Treasury’s investment in the Company remains outstanding, as contemplated by the Compensation Rules.

The Compensation Committee shall enforce the Policy and resolve all questions of method, form and detail. Further, the Compensation Committee shall review the Policy from time to time and amend the Policy, as necessary, to reflect any subsequent modifications or guidance regarding the Compensation Rules.

**Executive Compensation and Corporate Governance**

All bonus, retention award and incentive compensation payments paid to a “senior executive officer,” as such term is defined by the Compensation Rules, or any of the next 20 most highly-compensated employees, are subject to recovery or “clawback” by the Company if such payments were based on financial statements or other criteria which are later found to be materially inaccurate.

The Company prohibits the payment of any compensation that provides incentives for senior executive officers to take unnecessary and excessive risks that threaten the value of the Company.

The Company prohibits the payment of any “golden parachute payments,” as such term is defined by the Compensation Rules, to senior executive officers or any of the next five most highly-compensated employees.

The Company prohibits the payment or accrual of any bonus, retention award, or incentive compensation to its five most highly-compensated employees. The Company may, however pay any bonus payment required to be paid pursuant to a written employment contract executed on or before February 11, 2009. Further, the prohibition does not apply to the payment of long-term restricted stock, provided that such long-term restricted stock adheres to the following:

- (i) the long-term restricted stock does not vest during the period in which an obligation arising from Treasury's investment in the Company remains outstanding;
- (ii) the long-term restricted stock has a value in an amount that is not greater than one-third of the employee's total annual compensation; and
- (iii) the long-term restricted stock is subject to other terms and conditions determined by Treasury.

The Company prohibits any compensation plan that encourages manipulation of reported earnings to enhance the compensation of any employee.

### **Board Compensation Committee**

The Compensation Committee shall, within 90 days of the Company's TARP Capital Purchase Program closing date, review the incentive compensation arrangements of the senior executive officers with the Company's senior risk officers to ensure that the senior executive officer incentive compensation arrangements do not encourage such senior executive officers to take unnecessary and excessive risks that could threaten the value of the Company.

The Compensation Committee shall meet at least semi-annually to discuss and evaluate employee compensation plans in light of an assessment of any risk posed to the Company from such plans.

The Compensation Committee shall meet at least once annually with the senior risk officers of the Company to discuss and review the relationship between the Company's risk management policies and practices and its senior executive officer incentive compensation arrangements to ensure that such arrangements do not encourage the senior executive officers to take unnecessary and excessive risks that threaten the value of the Company.

The Compensation Committee shall be comprised entirely of independent directors.

### **Policy Regarding Luxury Expenditures**

The Compensation Committee shall prepare a company-wide policy regarding excessive or luxury expenditures, which may include excessive expenditures on entertainment or events, office and facility renovations, aviation or other transportation services, and other activities or events that are not reasonable expenditures for sales conferences, staff development, reasonable performance incentives and other similar measures conducted in the Company's normal business operations.

### **Shareholder Approval of Executive Compensation**

The Company's proxy for its annual meeting of shareholders shall permit a separate shareholder vote to approve the compensation of senior executive officers, as disclosed in the proxy statement pursuant to the compensation disclosure rules of the Securities and Exchange Commission.

The above referenced shareholder vote shall not be binding on the Board of Directors and may not be construed as overruling a decision by the Board of Directors, nor create or imply any additional fiduciary duty by the Board of Directors. Further, the shareholder vote shall not be construed to restrict or limit the ability of shareholders to make proposals for inclusion in proxy materials related to executive compensation.

### **Certifications**

In conjunction with the Company's annual filings, the Company's principal executive officer and the principal financial officer shall provide written certification of compliance with the Compensation Rules.

Within 120 days of the Company's TARP Capital Purchase Program closing date, the Company's principal executive officer shall provide written certification to the Treasury that the Compensation Committee reviewed has reviewed the senior executive officer's incentive compensation arrangements.

Within 135 days of the completion of a fiscal year of the Company during any part of which the Company participated in the TARP Capital Purchase Program, the Company's principal executive officer shall provide written certification to the Treasury of compliance with the Compensation Rules.