NOTICE TO INTERESTED PARTIES

On December 15, 2008, NatCity Investments, Inc. (the Applicant) filed an application with the United States Department of Labor (the Department) to allow the Applicant to participate as underwriters and/or placement or selling agents in transactions which may involve investment by employee benefit plans in securities which represent fractional undivided interests in the following categories of issuers: (i) single and multi-family residential, manufactured housing or commercial mortgage investment; (ii) motor vehicle receivable investment issuers; (iii) consumer or commercial receivable investment issuers; or (iv) guaranteed governmental mortgage pool certificate investment issuers.

The transaction is the subject an EXPRO Submission No. E-00619 under PTCE 96-62, as amended at 67 FR 44622 (July 3, 2002), with the Department. The submission has met the requirements for tentative authorization by the Department. Any sale of these securities to employee benefit plans will only take place following the date of final authorization by the Department for the transactions.

Reference is made to one prior exemption and one Final Authorization that are substantially similar to the transaction under consideration and provide relief from the same restrictions (i) FAN 2008-03E (SunTrust Robinson Humphrey, Inc.) (March 10, 2008) and (ii) PTE 2003-31 (RBC Dain Rauscher, Inc.), 68 FR 59202 (October 14, 2003). FAN 2008-03E referenced two prior exemptions and one Final Authorization: PTE 2006-07 (Harris Nesbitt Corp.), 71 FR 32134 (June 2, 2006); PTE 2003-31 (RBC Dain Rauscher, Inc.), 68 FR 59202 (October 14, 2003); and FAN 2007-03E (Raymond James & Associates Inc. and Raymond James Financial, Inc.) (June 14, 2003). Each of the exemptions and Final Authorizations referenced above and issued prior to March 20, 2007 were amended by PTE 2007-05, 72 FR 13130 (March 20, 2007), Technical Correction at 72 FR 16385 (April 4, 2007).

The conditions set forth in EXPRO Submission No. E-00619, which the Applicant has met, are essentially identical to those set forth in FAN 2008-03E and PTE 2003-31. Such conditions are more fully described in Attachments I and II appended to this Notice to Interested Parties and are summarized below:

The trustee of the issuer must not be an affiliate of any other member of the restricted group, other than the underwriter;

The sum of all payments made to and retained by the underwriters in connection with the distribution or placement of securities must represent not more than reasonable compensation for underwriting or placing the securities;

The consideration received by the sponsor as a consequence of the assignment of obligations (or interests therein) to the issuer must represent no more than the fair market value of such obligations (or interests), and the sum of all payments made to and retained by the servicer represents not more than reasonable compensation for the servicer's services under the pooling and servicing agreement and reimbursement of the servicer's reasonable expenses in connection therewith;

The acquisition of securities by a plan is on terms (including the security price) that are at least as favorable to the plan as they would be in an arm's-length transaction with an unrelated party;

The rights and interests evidenced by the securities are not subordinated to the rights and interests evidenced by other securities of the same issuer, unless the securities are issued in certain designated transactions;

The securities acquired by a plan have received a rating from a rating agency at the time of the acquisition that it is in one of the three (or in the case of certain designated transactions, four) highest generic rating categories;

Any plan investing in such securities must be an "accredited investor" as defined in Rule 501 (a) (1) of Regulation D of the Securities and Exchange Commission under the Securities Act of 1933, as amended;

If the obligations used to fund an issuer have not all been transferred to the issuer on the closing date, certain additional obligations may be transferred to the issuer during the pre-funding period in exchange for amounts credited to the pre-funding account, provided that: (i) the pre-funding limit is not exceeded; (ii) any additional obligations that are transferred meet the same terms and conditions for determining the eligibility of the original obligations used to create the issuer and which have been approved by a rating agency; (iii) the transfer of the additional obligations to the issuer during the pre-funding period does not result in the securities receiving a lower credit rating from a rating agency upon termination of the pre-funding period than the rating that was obtained at the time of the initial issuance of the securities

by the issuer; (iv) the weighted average annual percentage interest rate for all of the obligations held by the issuer at the end of the pre-funding period will not be more than 100 basis points lower than the average interest rate for the obligations which were transferred to the issuer on the closing date; (v) the characteristics of the additional obligations will either be monitored by a credit support provider or other insurance provider independent of the sponsor, or an independent accountant retained by the sponsor; (vi) the pre-funding period is described in the prospectus or private placement memorandum provided to investing plans; and (vii) the trustee of the issuer is a substantial financial institution or trust company experienced in trust activities and familiar with its duties, responsibilities, and liabilities as a fiduciary under ERISA;

The legal documents establishing an issuer which is not a REMIC, FASIT or grantor trust will contain certain restrictions in order to ensure that the assets of the issuer may not be reached by creditors of the sponsor in the event of the bankruptcy or other insolvency of the sponsor and also will include a legal opinion prior to the issuance by the issuer of any securities which states that either: (i) a "true sale" of the assets being transferred to the issuer by the sponsor has occurred and that the transfer is not being made pursuant to a financing of the assets by the sponsor; or, (ii) in the event of insolvency or receivership of the sponsor, the assets transferred to the issuer will not be part of the estate of the sponsor;

Any swap transaction relating to securities that are covered by the Tentative Authorization must satisfy the several investor-protective conditions applicable to "Eligible Swaps" and must be entered into by the issuer with an "Eligible Swap Counterparty." Also, any class of securities to which one or more swap agreements entered into by the issuer applies may be acquired or held by plans in reliance upon the Tentative Authorization only if such plans are represented by "Qualified Plan Investors"; and

Prior to the issuance of any debt securities, a legal opinion is received which states that the debt holders have a perfected security interest in the issuer's assets.

Any interested person who wishes to submit comments to the Department by March 23, 2009 may do so in writing:

Attention: Wendy McColough
U.S. Department of Labor
Office of Exemption Determinations

Employee Benefits Security Administration
200 Constitution Avenue, N.W.
Room N-5700
Washington, D.C. 20210

Comments can also be submitted by fax to (202) 219-0204 or e-mail to McColough.Wendy@dol.gov. Any comment should note that it relates to EXPRO Submission No. E-00619.