**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’ve  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 include 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

**PS**

If you need more information on Magic Loans,  please contact  Home National Bank by calling (350) 421342 or email us here !