SunTrust Bank Portfolio I

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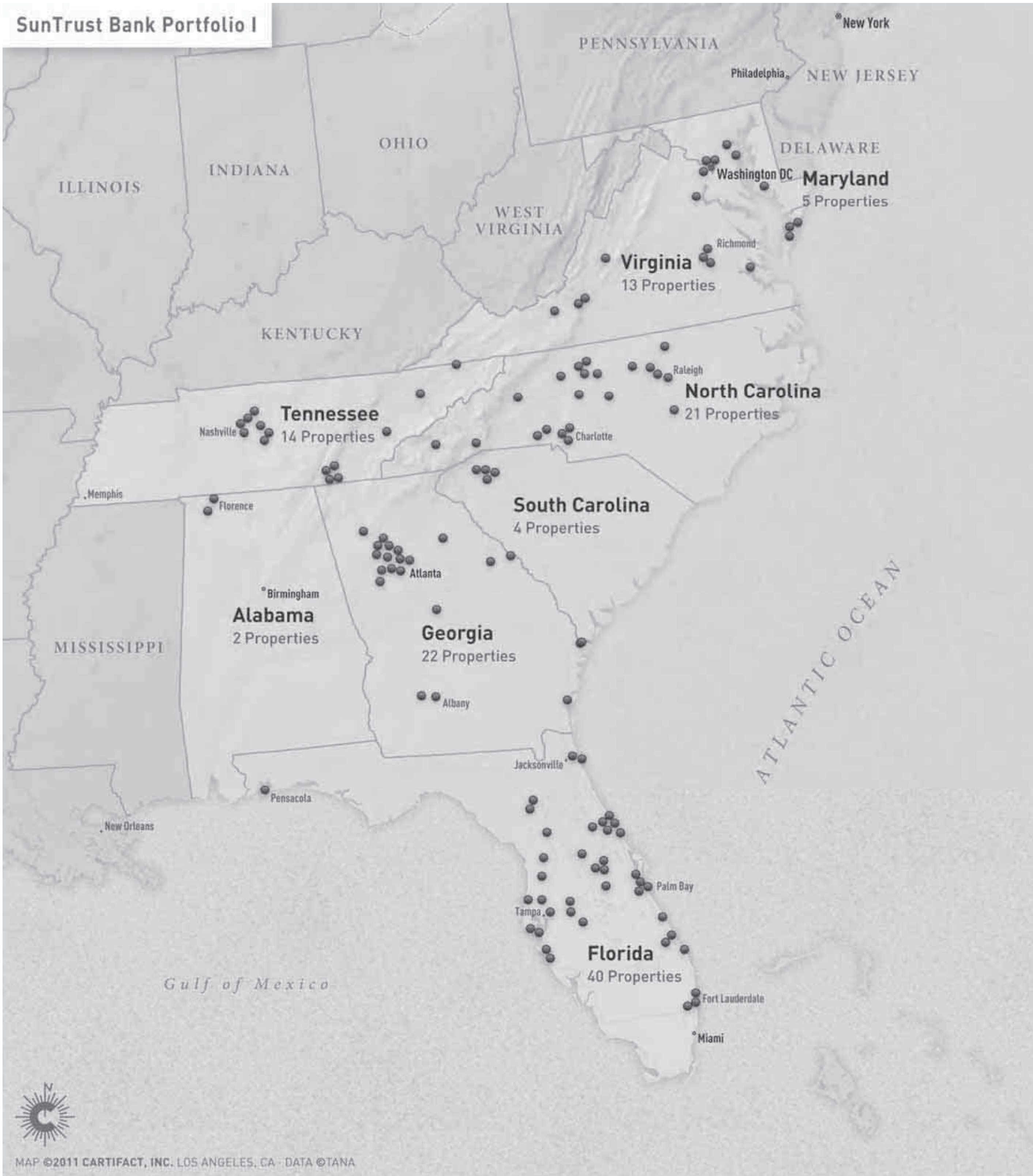

SunTrust Bank Portfolio I

Mortgage Loan Information

Mortgage Loan Seller:	JPMCB
Original Principal Balance:	$100,000,000
Cut-off Date Principal Balance:	$100,000,000
% of Pool by IPB:	9.7%
Loan Purpose:	Refinance
Borrower:	Inland American ST Portfolio, L.L.C., Inland American ST Florida Portfolio, L.L.C.
Sponsor:	Inland American Real Estate Trust, Inc.
Interest Rate(1):	5.42000%
Note Date:	6/30/2011
Anticipated Repayment Date(1):	7/1/2021
Interest-only Period:	120 months
Original Term(3):	120 months
Original Amortization:	N/A
Amortization Type:	ARD-Interest Only
Call Protection:	L(5),Grtr1%orYM(112),O(3)
Lock Box:	Hard
Additional Debt:	N/A
Additional Debt Balance:	N/A
Additional Debt Type:	N/A

Property Information

Single Asset/Portfolio:	Portfolio
Title:	Fee
Property Type - Property Subtype:	Retail - Freestanding
Square Footage:	646,399
Location:	Various
Year Built/Renovated:	Various / N/A
Occupancy:	100.0%
Occupancy Date:	6/15/2011
Number of Tenants:	121
Historical Net Operating Income	
2008(2):	NAV
2009(2):	NAV
2010(2):	NAV
UW Economic Occupancy:	95.0%
UW Revenues:	$15,155,436
UW Expenses:	$454,663
UW Net Operating Income:	$14,700,773
UW Net Cash Flow:	$13,815,207
Appraised Value:	$199,901,000
Appraisal Date:	5/06/2011 – 5/23/2011

Escrows and Reserves

	Initial	Monthly
Taxes(4):	$0	Springing
Insurance(4):	$0	Springing
Replacement Reserves:	$0	$0
Other(5):	$0	Springing

Financial Information

Cut-off Date Loan/SF:	$155
Cut-off Date LTV:	50.0%
ARD LTV:	50.0%
UW NCF DSCR:	2.51x
UW NOI Debt Yield:	14.7%

(1) The loan is structured with an anticipated repayment date ("ARD") of July 1, 2021. In the event that the loan is not paid off on or before the ARD, the borrower is required to make monthly payments to the lender of principal and interest in the amount of an assumed constant amount calculated using the current outstanding principal balance of the loan, 5.4200% (the "Initial Interest Rate"), and 30 year amortization schedule, such payment to be applied to interest in an amount equal to interest that would have accrued on the outstanding principal balance of the loan (without adjustment for accrued interest) at the Initial Interest Rate and the remainder to the principal balance of the loan and additional interest will accrue based on a step up in the interest rate of 3.00% per annum plus the greater of (i) the Initial Interest Rate, and (ii) the then current ten (10) year swap yield (as determined by lender in its sole discretion) plus 2.185%; provided, however, that in no event shall the revised Interest Rate exceed the Initial Interest Rate plus 5.00%. The final maturity date of the loan is July 1, 2031.
(2) Given the single tenant nature of the portfolio, historical financial statements were not made available by the borrower to the lender. The actual Net Operating Income for the property is the difference between the total base rent due and the management fee. The 2011 total base rent due under the lease is $15,717,331 and the borrower pays the property manager a management fee of 4.5% of total base rent.
(3) Represents the Original Term to the ARD.
(4) The requirement for the borrower to make monthly deposits to the tax and insurance escrow for payment of taxes is waived so long as (a) no event of default exists, (b) borrower provides to lender at least ten (10) days prior to the date on which such taxes would be delinquent, satisfactory evidence that such taxes have been paid and (c) the DSCR based on the trailing 3 month period immediately preceding the date of such determination is at least 1.65x. The requirement for the borrower to make monthly deposits to the tax and insurance escrow for payment of insurance premiums is waived so long as (a) no event of default exists and (b) borrower shall have provided the lender with satisfactory evidence that each individual property is insured in accordance with the loan documents pursuant to a blanket insurance policy.
(5) The Springing Monthly Other Escrows and Reserves represents the rollover reserve, the tenant sale reserve and the environmental reserve. In the event that (a) SunTrust Bank or any other tenant has failed to provide notice of its exercise of its option to renew its lease on or before the date required or (b) the DSCR falls below 1.80x, the borrower will be required to deposit to the rollover reserve an amount equal to 125% of the monthly rent attributable to the lease or leases that SunTrust Bank or any other tenant fails to renew. In the event that (a) SunTrust has been acquired by another entity, (b) SunTrust Bank has failed to provide notice of its exercise of its option to renew at least 90% of its leases on or before the date required to be delivered under such lease or (c) the DSCR falls below 1.80x, the borrower will be required to deposit to the tenant sale reserve account an amount as defined in the loan agreement, which shall be held by lender as additional security for the loan. The borrower may eliminate a DSCR shortfall trigger by partial prepayment of the loan together with the applicable yield maintenance premium. In the event that SunTrust Bank does not timely renew its lease at any of 14 properties that potentially have environmental issues, the borrower shall be required to deposit to the environmental reserve an amount equal to 125% of the estimated costs for remediating the environmental issue at the related property. Such amount will be held as additional security for the loan. See "*Risk Factors – Environmental Risks Relating to the Mortgaged Properties*" in the prospectus supplement.

SunTrust Bank Portfolio I

The Loan. The SunTrust Bank Portfolio I loan has an outstanding principal balance of $100.0 million and is secured by first mortgage liens on a portfolio comprised of 121 bank branches located in eight states that are leased to SunTrust Bank. The portfolio is sponsored by Inland American Real Estate Trust, Inc. ("Inland American"). The loan is structured with an anticipated repayment date of July 1, 2021 and a final maturity date of July 1, 2031. The loan is interest-only from the first payment date through the ARD and has hyperamortization after the ARD. In June 2011, JPMCB provided three uncrossed loans totaling $150 million (consisting of the subject loan and two, $25 million loans secured by 30 properties each, one of which, the SunTrust Bank Portfolio II, is also included in the trust) to refinance existing debt on a portfolio of 218 SunTrust Bank properties (the "SunTrust Bank 218 Property Portfolio") of $97.9 million and return equity to the sponsor. The remaining 37 properties, which were not financed by JPMCB as part of the three loan $150.0 million financing package, are currently unencumbered. Subsidiaries of Inland American Real Estate Trust, Inc. acquired the SunTrust Bank 218 Property Portfolio for $374.9 million as part of a larger 432 asset sale-leaseback transaction with SunTrust Bank that closed in 2007. The total consideration for the 432 asset transaction was $694.8 million. The allocated cost for the sponsor's acquisition of the 121 properties is approximately $208.7 million, which equates to a loan to cost of 47.4% and implied equity of $108.7 million.

The Borrower. The borrowing entities for the loan are Inland American ST Portfolio, L.L.C. and Inland American ST Florida Portfolio, L.L.C., each a Delaware limited liability company and special purpose entity.

The Sponsor. The loan's sponsor and nonrecourse carve-out guarantor is Inland American Real Estate Trust, Inc. ("Inland American"). Inland American is a non-traded public REIT with total assets of $11.2 billion and total equity of $5.0 billion as of June 30, 2011. Inland American is affiliated with The Inland Real Estate Group of Companies, Inc., which has managed assets with a value exceeding $25.1 billion in its more than 40 year history. The Inland Real Estate Group of Companies cumulatively employ more than 1,600 people nationwide and own and manage, in total, over 127.4 million square feet of diversified commercial real estate in 47 states.

The Properties. The collateral consists of 121 bank branch locations located in Florida, Georgia, Virginia, North Carolina, Maryland, Tennessee, South Carolina and Alabama. The bank branch properties range from 1,110 to 78,308 square feet and average approximately 5,342 square feet per bank branch. The collateral represents approximately 7.0% of SunTrust Bank's overall branch locations and approximately 6.0% of SunTrust's overall 2010 deposits.

Portfolio Composition by State

State	Number of Properties	Square Footage	Average Base Rent Per Square Foot	Allocated Cut-off Date Balance	% of Allocated Cut-off Date Balance	Appraised Value	Total Deposits (in Millions)	Approximate Average Deposits per Property (in Millions)
Florida	40	184,259	$29.29	$34,503,278	34.5%	$68,900,000	$2,550	$63.8
Georgia	22	145,860	$24.75	22,897,175	22.9	45,790,000	1,465	$66.6
Virginia	13	113,914	$15.27	11,036,548	11.0	22,071,000	645	$49.6
North Carolina	21	88,734	$22.75	10,846,030	10.8	21,710,000	781	$37.2
Maryland	5	33,108	$38.84	8,710,827	8.7	17,420,000	213	$42.5
Tennessee	14	56,654	$22.40	7,913,253	7.9	15,825,000	951	$67.9
South Carolina	4	14,362	$28.57	2,525,240	2.5	5,050,000	135	$33.7
Alabama	2	9,508	$23.35	1,567,649	1.6	3,135,000	75	$37.7
Total / Weighted Average	**121**	**646,399**	**$24.68**	**$100,000,000**	**100.0%**	**$199,901,000**	**$6,815**	**$56.3**

The properties are subject to individual absolute triple net lease agreements, each with a lease expiration date of December 31, 2017 with one ten-year extension option and six additional five-year extension options. The leases provide annual 1.5% base rent increases during the term of the lease as well as 1.5% annual base rent increases during the term of the first three extension options. During the fourth through seventh extension options, base rent will be equal to the fair market rental value of the property as determined by the sponsor and tenant, or in the absence of an agreement, as determined in accordance with the appraisal procedure set forth in the lease. In addition to individual leases, each property is bound by a master agreement. The SunTrust Bank 218 Property Portfolio was split into 10 separate lease pools (collectively, the "SunTrust Bank Lease Pools" and individually, a "SunTrust Bank Lease Pool") with each SunTrust Lease Pool consisting of 22 or 21 leases. For any given SunTrust Bank Lease Pool, if SunTrust Bank exercises an extension of a single lease in that specific pool, it must extend leases equal to at least 75.0% of the annual base rent for all of the properties in that specific SunTrust Bank Lease Pool. The properties that collateralize the SunTrust Bank Portfolio I loan do not represent 100.0% of any individual SunTrust Bank Lease Pool.

SunTrust Bank Portfolio I

In the event that SunTrust Bank does not exercise its option to renew certain individual leases, which results in the DSCR falling below 1.80x, the springing rollover reserve would be triggered. On a monthly basis thereafter, the borrower would be required to deposit 125% of the non-renewing tenant's rent or pay down the loan in an amount that results in a 1.80x or better DSCR, together with the applicable yield maintenance premium. The rollover reserve requirement would be cured once the DSCR is 1.80x or greater.

SunTrust Bank is a subsidiary of SunTrust Bank, Inc. ("SunTrust") (NYSE: STI). SunTrust (rated Baa1 / BBB / BBB+ by Moody's, S&P and Fitch, respectively) is a diversified financial services holding company whose businesses provide a broad range of financial services to consumer and corporate clients. Through its principal subsidiary, SunTrust Bank, SunTrust provides deposit, credit, and trust and investment services. Additional subsidiaries provide mortgage banking, asset management, securities brokerage, capital market services, and credit-related insurance. SunTrust operates primarily within Florida, Georgia, Maryland, North Carolina, South Carolina, Tennessee, Virginia, and the District of Columbia. SunTrust provides clients with a selection of technology-based banking channels, including the internet, ATMs, and twenty-four hour telebanking.

SunTrust's client base encompasses a broad range of individuals and families, businesses, institutions, and governmental agencies. As of June 30, 2011, SunTrust had total assets of approximately $172.1 billion and total liabilities of $152.5 billion, resulting in shareholders' equity of $19.7 billion. Further information regarding the tenant, SunTrust Bank, is available in the prospectus supplement under "*Transaction Parties – Significant Obligors*". See "*Risk Factors – Certain Additional Risks Relating to Tenants"* in the prospectus supplement.

Historical and Current Occupancy(1)

2008	2009	2010	Current(1)
100.0%	100.0%	100.0%	100.0%

(1) Current occupancy is as of rent roll dated June 15, 2011.

Tenant Summary(1)

Tenant	Ratings(2) Moody's/S&P/Fitch	Total SF	% of Total SF	Base Rent PSF	Lease Expiration Date
SunTrust Bank(3)	Baa1 / BBB / BBB+	646,399	100.0%	$24.68	12/31/2017

(1) Based on underwritten rent roll.
(2) Ratings provided are for the parent company of the entity listed in the "Tenant" field whether or not the parent entity guarantees the lease.
(3) SunTrust Bank is a "significant obligor" with respect to this offering as contemplated by Regulation AB of the Securities Act of 1933, as amended. See "*Transaction Parties – Significant Obligors*" in the prospectus supplement.

Lease Rollover Schedule(1)

Year	Number of Leases Expiring	Square Feet Expiring	% of GLA Expiring	Base Rent Expiring	% of Base Rent Expiring	Cumulative Square Feet Expiring	Cumulative % of GLA Expiring	Cumulative Base Rent Expiring	Cumulative % of Base Rent Expiring
Vacant	NAP	0	0.0%	NAP	NAP	0	0.0%	NAP	NAP
2011 & MTM	0	0	0.0	$0	0.0%	0	0.0%	$0	0.0%
2012	0	0	0.0	0	0.0	0	0.0%	$0	0.0%
2013	0	0	0.0	0	0.0	0	0.0%	$0	0.0%
2014	0	0	0.0	0	0.0	0	0.0%	$0	0.0%
2015	0	0	0.0	0	0.0	0	0.0%	$0	0.0%
2016	0	0	0.0	0	0.0	0	0.0%	$0	0.0%
2017	121	646,399	100.0	15,953,091	100.0	646,399	100.0%	$15,953,091	100.0%
2018	0	0	0.0	0	0.0	646,399	100.0%	$15,953,091	100.0%
2019	0	0	0.0	0	0.0	646,399	100.0%	$15,953,091	100.0%
2020	0	0	0.0	0	0.0	646,399	100.0%	$15,953,091	100.0%
2021	0	0	0.0	0	0.0	646,399	100.0%	$15,953,091	100.0%
2022 & Beyond	0	0	0.0	0	0.0	646,399	100.0%	$15,953,091	100.0%
Total	**121**	**646,399**	**100.0%**	**$15,953,091**	**100.0%**				

(1) Based on underwritten rent roll.

SunTrust Bank Portfolio I

Underwritten Net Cash Flow	Underwritten	Per Square Foot	%[1]
Rents in Place[2]	$15,953,091	$24.68	100.0%
Vacant Income	0	0.00	0.0
Gross Potential Rent	**$15,953,091**	**$24.68**	**100.0%**
Total Reimbursements	0	0.00	0.0
Other Income	0	0.00	0.0
(Vacancy/Credit Loss)	(797,655)	(1.23)	(5.0)
Effective Gross Income	**$15,155,436**	**$23.45**	**95.0%**
Total Expenses[3]	**$454,663**	**$0.70**	**3.0%**
Net Operating Income	**$14,700,773**	**$22.74**	**97.0%**
Total TI/LC, Capex/RR	885,567	1.37	5.8
Net Cash Flow	**$13,815,207**	**$21.37**	**91.2%**

(1) Percentage column represents percent of Gross Potential Rent for all revenue fields and represents percentage of Effective Gross Income for the remainder of the fields.
(2) Rents in Place represents base rent based on the rent step on January 1, 2012. The SunTrust leases provide 1.5% contractual rent steps throughout the initial term of the lease. Total base rent due under the lease for 2011 is $15,717,331.
(3) Total expenses represents assumed management fee of 3.0% of Effective Gross Income. The contractual management fee is 4.5%, which is paid by the borrower to an affiliated party. SunTrust Bank is responsible for payment of all expenses.

Property Management. The SunTrust Bank Portfolio I is managed by (i) Inland American Office Management, LLC, a Delaware limited liability company and (ii) Inland American Retail Management, LLC, a Delaware limited liability company. Both entities are affiliates of the borrower and the sponsor.

Release of Properties. The borrower may release a property or properties from the loan after the expiration of the lockout period through the ARD by paying an amount equal to 115% of the applicable allocated loan amount for the property, provided that, among other things, the aggregate DSCR for the SunTrust Bank Portfolio I loan after giving effect to such release is equal to or greater than the greater of (i) 2.56 multiplied by a fraction of which (a) the numerator is the sum of the release amounts of all of the properties subject to the liens of mortgages (including the individual property to be released) and (b) the denominator is the sum of the then-current outstanding principal amount of the loan, and (ii) the debt service coverage ratio for all of the properties immediately preceding the release of the applicable individual property based on the trailing twelve month period immediately preceding the release of the applicable individual property. Notwithstanding the foregoing, borrower may at any time obtain a release of properties with aggregate release prices equal to 10% of the initial outstanding principal balance of the loan without the payment of any yield maintenance premium provided the borrower satisfies certain terms and conditions including the aforementioned DSCR test.

For the purposes of the DSCR tests (with respect to release of property, substitution of property and the springing rollover reserve), DSCR is calculated as the ratio in which (a) the numerator is the net operating income for such period without deduction for (i) actual management fees incurred in connection with the operation of the property, or (ii) amounts paid to the reserve funds, less (A) management fees equal to the greater of (1) assumed management fees of 3% of gross income from operations and (2) actual management fees incurred and (B) assumed capital replacement cost contributions equal to $0.15 per square foot of gross leasable area of the properties and (C) assumed reserves for tenant improvements and leasing commissions equal to $1.22 per square foot of gross leasable area of the properties.

SunTrust Bank Portfolio I

Substitution of Properties. The borrower may release a property or properties from the lien of a mortgage or mortgages encumbering a property (a "Substituted Property") by substituting another single-tenant, retail property acquired by borrower (individually, a "Replacement Property" and collectively, the "Replacement Property"), provided that (a) no such substitution shall occur after the ARD, and (b) such substitution shall be subject to the satisfaction of the certain terms and conditions including, but not limited to (i) the lender shall have received an appraisal of the Replacement Property and Substituted Property, each dated no more than sixty days prior to the substitution, indicating an appraised value of the Replacement Property is not less than the greater of (a) the value of the Substituted Property as set forth in the appraisal delivered to the lender at the time of the encumbrance of the Substituted Property by the related mortgage or (b) the value of the Substituted Property on the date of substitution; (ii) after giving effect to the substitution, the DSCR for the loan for all of the properties (including the Replacement Property, but excluding the Substituted Property) is not less than the greater of (a) the aggregate DSCR on the closing date of the loan or (b) the aggregate DSCR (including the Substituted Property, but excluding the Replacement Property) on the date immediately preceding the substitution; (iii) no event of default shall then exist; (iv) the tenant of the Replacement Property (or its lease guarantor, if applicable) shall have a long-term unsecured debt rating of Baa2 by Moody's, BBB by S&P and/or BBB by Fitch, and shall have executed a lease demising the entire Replacement Property with an initial term extending not less than ten years beyond the ARD and otherwise in form and substance acceptable to lender in its reasonable discretion and (iv) the borrower shall pay a fee to lender in the amount equal to one percent of the outstanding balance of the note. Notwithstanding anything herein to the contrary, the borrower shall not be entitled to (i) substitute more than five individual properties during any loan year, or (ii) substitute, in the aggregate, individual properties with an aggregate release price that exceeds ten percent of the initial principal balance of the Loan.

Environmental Indemnification. 14 of the individual mortgaged properties in the SunTrust Bank Portfolio I loan have potential environmental issues that were identified in the environmental site assessments based on historical uses at the related mortgaged properties. The affected mortgaged properties had previously included one or more gas stations or automotive sales and service facilities or an underground storage tank for automotive or heating fuel. The environmental site assessments did not identify known contamination related to the historic uses of mortgaged properties, but the ESAs recommended care being taken during any future redevelopment excavation to ensure that any impacted soil that might be encountered is properly managed and disposed of. The total estimated potential cost if such impacts were to be encountered at all of these mortgaged properties and if remediation thereof were to be warranted were estimated in the environmental site assessments to be approximately $290,000 (the sum of the low individual estimates) to $3,500,000 (the sum of the high individual estimates). All of the related mortgaged properties securing the related mortgage loan are leased by SunTrust Bank. Pursuant to the individual SunTrust Bank leases, SunTrust Bank is responsible for all environmental issues at each of the related mortgaged properties, and SunTrust Bank indemnifies, defends and holds harmless the related borrower and its successors and assigns from any and all environmental claims for a period of 3 years beyond the related SunTrust Bank lease term (or earlier termination). Inland American Real Estate Trust, Inc. executed an environmental indemnity for all costs associated with any potential environmental remediation, and, in the event that any SunTrust Bank lease on an individual mortgaged property with any environmental issue does not renew, borrower is required to fund 125% of the estimated costs of remediation cost for such individual mortgaged property into a springing environmental reserve established under the related mortgage loan documents.