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FOR IMMEDIATE RELEASE

LOCKE LORD BISSELL & LIDDELL ANNOUNCES THE FORMATION OF A TROUBLED ASSET RELIEF PROGRAM GROUP TO ADVISE CLIENTS ON DEALING WITH TROUBLED CREDIT AND CAPITAL MARKETS

(WASHINGTON, D.C.) October 27, 2008 – The unprecedented disruption in the credit and capital markets has affected scores of businesses and led to the passage of the Emergency Economic Stabilization Act (“EESA”) of 2008 and the creation of the Troubled Asset Relief Program (“TARP”). The TARP, with its budget in excess of \$1 trillion, has moved the center of financial power from Wall Street toward Pennsylvania Avenue in Washington, D.C. In response to this historic legislation, Locke Lord Bissell & Liddell has formed a Troubled Asset Relief Program Group, or TARP Group. The TARP Group is comprised of over 100 experienced attorneys from offices around the country who practice in a variety of areas such as banking, insurance, securities, corporate finance, bankruptcy, real estate, litigation and tax. As key developments occur under TARP, the role of Locke Lord’s TARP Group will be to advise boards of directors and executives of financial institutions, sellers and purchasers of assets, asset managers, program managers and insurance companies on the many issues arising in connection with the TARP and analyze the impact to their businesses from their participation or non-participation in the programs authorized by the TARP.

“Locke Lord’s TARP Group has been formed to interpret the nuts and bolts of the government program, give businesses a clear understanding of how the program will take shape in the weeks and months ahead, and answer any questions they may have so that they can maximize the opportunities and minimize the legal and financial risks under TARP,” said Douglas P. Faucette, Co-Head of Locke Lord’s TARP Group and Chair of the Firm’s Bank Regulatory and Transactional Practice Group, who played a significant role in matters relating to the resolution of the savings and loan crisis during the 1990s. “For bank holding companies and banks, the threshold issues for a board to resolve are its fiduciary duties and the legal consequences of its participation under TARP and the recently announced Capital Purchase Program (CPP). We are committed to advising our clients on these duties and consequences in these challenging times.”

EESA, which was passed by Congress and was quickly signed into law by President Bush on October 3, authorizes the U.S. Department of the Treasury to establish TARP, which will be managed by a newly-created Office of Financial Stability. The measure authorizes the Secretary of the Treasury to use the funds available under EESA to purchase residential and commercial mortgage loans, credit card securitizations, auto loans, securities and other financial instruments backed by mortgage loans, and other financial assets for which there is no current market. Most recently, the Treasury instituted the CPP which provides \$250 billion of capital for banks. Locke Lord attorneys are highly qualified to advise boards in connection with the decision as to whether to participate in the CPP and other aspects of TARP, such as programs involving the sale or purchase of troubled assets.

“During these unsettling economic times, feelings of anxiety and uncertainty are not uncommon, as businesses wonder whether they have what it takes to remain profitable and financially secure,” said Christopher J. Hart, Co-Head of Locke Lord’s TARP Group and Chair of the Firm’s Real Estate and Finance Practice Group. “Locke Lord’s TARP Group will be a source to turn to for the latest developments under TARP and will offer strategic and comprehensive advice moving forward, which we feel will ease any tension that may exist and be a source of reassurance to many.”

“Locke Lord is constantly evaluating the services we provide clients and expanding them when appropriate,” said Jerry Clements, Chair of Locke Lord. “We are confident our new TARP Group will help clients make sense of the rapidly changing events happening on Wall Street and in Washington, D.C., and navigate properly through them.”

For more information on the TARP Group, please visit <http://www.lockelord.com/tarp>.

Locke Lord Bissell & Liddell LLP is a full-service, national law firm of approximately 700 attorneys with offices in Atlanta, Austin, Boston, Chicago, Dallas, Houston, London, Los Angeles, New Orleans, New York, Sacramento and Washington, D.C. With a vast geographic scope, and a national reputation in complex litigation, regulatory and transactional work, Locke Lord is focused on achieving client success as a team. Among Locke Lord’s many strong practice areas are appellate, aviation, banking, bankruptcy, business-related litigation, corporate, class action litigation, employee benefits, energy, environmental, financial services, health care, insurance and reinsurance, intellectual property, labor and employment, public law, real estate, regulatory, REIT, tax and technology.

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