

Consumer Loan Sales For Banks

How Garnet Works:

- Garnet has closed over 2,500 transactions with over \$200 billion sold. Garnet’s experience means we have the analytics and sales team to address any portfolio. Sellers receive accurate pricing and market strength information for every transaction, so they can proceed with the reassurance that they have the best feedback available.
- Garnet will review each seller’s goals and jointly develop an action plan and timetable that most efficiently addresses the seller’s needs in a manner that the marketplace will accept and adhere to. Buyers can be assured that each portfolio is one that will be traded at current market rates and terms.
- Garnet is the most active broker of consumer loans, with a dominant market share. We have completed successful sales for every product type and are constantly attending and presenting at industry events. We are in touch with the markets and strive to give buyers and sellers current and accurate feedback.
- Garnet is a loan sale advisor to the FDIC, NCUA, SEC, SBA and most major banks, credit unions, hedge funds and specialty finance companies.

How Garnet Gets Deals Closed:

- Seasoned analytics staff to digest and remediate portfolio tapes
- Excellent data visualization skills to make portfolios easy to price
- Production of comprehensive Offering Memo regarded as best in class
- Wide and deep institutional contacts with buyers at all price points
- Attention to the deal through closing, funding, and servicing transfer
- Garnet does the hard work that makes it easier for Sellers and Buyers

Garnet has transacted with most of the current CBA Banking Institutions:

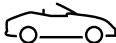




Ameriprise Financial	JP Morgan Chase
Associated Bank	KeyBank
Bank of America	M&T Bank
Bank OZK	PNC
Capital One	Regions
Citi	Santander
Citizens	Synchrony
City National Bank	TD Bank
EverBank	Truist
Fifth Third	U.S. Bank
Flagstar	Valley
Huntington	Wells Fargo
IBC Bank	

Garnet has also transacted with past members of the CBA:

Comerica	Popular	Sallie Mae
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Consumer Loans Can Be Sold At Attractive Spreads

Recent Select Trades

\$128M		Auto Leases
\$38M		Auto Loans
\$6M		Consumer Loans (Auto, HI, RV, Unsecured)
\$50M		Home Improvement Loans
\$28M		Solar Loans

“Garnet deals get my attention because I know they will trade”

*~ Consumer Loan Buyer,
Regional Bank*