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Contact:

Corporate Communications
Federal Home Loan Bank of Dallas
www.fhlb.com
(214) 441-8445

Lydia Rodriguez
Marketing Director
Broadway Bank
(210) 283-6655

FHLB Dallas and Broadway Bank Award HELP Grant to First-time Homebuyer

SAN ANTONIO, TEXAS, February 8, 2010 – The Federal Home Loan Bank of Dallas (FHLB Dallas) and Broadway Bank awarded a \$5,000 Homebuyer Equity Leverage Partnership (HELP) grant to Margarita Garcia, a first-time homebuyer in San Antonio, Texas.

Ms. Garcia couldn't afford a two-bedroom apartment for her and her son, but she wanted him to have his own room. With the assistance of the HELP grant, she was able to purchase her own home. Ms. Garcia began working with Habitat for Humanity of San Antonio, and contributed "sweat equity" toward the construction of her new home. The HELP grant assisted with closing costs and the down payment on her home.

"The grant helps me afford to make all the payments that I need to make, so I don't have to struggle so much. I couldn't afford to pay for a two-bedroom apartment and my son is getting older. He needed his own room," said Ms. Garcia, who closed on her home before Thanksgiving.

Stephanie Wiese, Vice President of Development and Communications for Habitat for Humanity of San Antonio, said most families who participate in the program complete at least 300 hours of "sweat equity" on their homes.

"The HELP grant truly is a blessing to Habitat's very hard working families," said Ms. Wiese. "This funding helps keep our family's monthly mortgage payments very affordable."

Habitat for Humanity San Antonio was able to access the HELP grant through Broadway Bank in San Antonio.

"Being able to help first-time homebuyers achieve the dream of homeownership is one of the most rewarding parts of my job," said Jeannette Westbrook, Senior Vice President, Community Reinvestment at Broadway Bank. "We are proud to be a part of both the HELP program and the work that Habitat San Antonio is doing in our communities."

In 2009, FHLB Dallas, through its members, awarded nearly \$3.2 million in HELP and subsequent HELP II grants throughout its five-state District, including nearly \$1.2 million in Texas. HELP II was a special, one-time allocation in 2009 because of overwhelming demand for the funds. Each HELP recipient is eligible to receive \$5,000. The amount may be increased up to \$7,000 if a member financial institution or another mortgage lender contributes at least \$350 toward costs associated with providing the mortgage to the homeowner.

For more information about FHLB Dallas programs, please contact the Corporate Communications Department at 214.441.8445.

About the Federal Home Loan Bank of Dallas

The Federal Home Loan Bank of Dallas is one of 12 district banks in the FHLBank System created by Congress in 1932. FHLB Dallas, with total assets of \$67.3 billion as of September 30, 2009, is a member-owned cooperative that supports housing and community development by providing competitively priced loans and other credit products to more than 900 members and associated institutions in Arkansas, Louisiana, Mississippi, New Mexico and Texas. For more information, visit the FHLB Dallas web site at fhlb.com.

About Broadway Bank

Broadway Bank was founded in 1941 to serve the San Antonio community. It has evolved from a small neighborhood bank into the largest independently-owned bank headquartered in the San Antonio metropolitan area, and continues to operate as a locally-owned and operated financial institution. Broadway Bank offers a full range of sophisticated financial services including retail banking, private banking, military banking, business banking, and wealth management. With more than \$2 billion in total assets, the highly-rated Broadway Bank and its military division, Eisenhower Bank, operate 38 locations in the surrounding area and South Central Texas. Visit the Broadway Bank website at broadwaybank.com and Eisenhower Bank at eisenhowerbank.com for more information.

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