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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

\$5K HELP Grant Assists San Antonio Family with New Home Purchase

SAN ANTONIO, TEXAS, January 25, 2010 – The Federal Home Loan Bank of Dallas (FHLB Dallas) and Broadway Bank awarded a \$5,000 Homebuyer Equity Leverage Partnership (HELP) grant to Nyomi Morin Rendon, a first-time homebuyer in San Antonio, Texas.

Ms. Rendon and her five children had outgrown the three-bedroom apartment she had been renting, and she decided it was time to pursue homeownership. Ms. Rendon 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 down payment on the home.

“The grant makes my payments affordable,” said Ms. Rendon, who closed on her house during Thanksgiving week, and said she enjoyed spending the holidays in her own home.

“It was great having my family at one table and being able to sit together,” Ms. Rendon said. “There’s lots of space.”

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.

“Habitat for Humanity of San Antonio builds affordable homes with hard working families in need,” said Ms. Wiese. “HELP funds make the homes even more affordable by providing down payment assistance. This reduces the principal and creates a much more affordable monthly mortgage payment for our hard working families.”

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

“Broadway Bank is pleased to partner with the Federal Home Loan Bank of Dallas and Habitat for Humanity of San Antonio to afford hardworking families the opportunity to

own their own homes,” said Jeannette Westbrook, Senior Vice President, Community Reinvestment, at Broadway Bank. “There is nothing more rewarding than to see a family achieve the dream of homeownership.”

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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