



Tax- and Transaction-Related News and Commentary from S.Crow Collateral Corp.

Dealburt Announces The Great ESCAPE: “Economic Strength Comes Again in Priate Enterprise”

Dear Dealburt: As the president of a community bank, I was reluctant to accept the TRAP money the federal government offered to us—well, really, pushed on us. Now we’re very concerned that if we don’t get out of the TARP program quickly we will be increasingly subject to the political whims of Washington. The other part of our problem is that we’re being pushed to reduce or eliminate lending to many reliable local companies which we’ve financed for many years. I understand the need for adequate capital for our bank and others, but surely there must be some way to help a bank’s capital position without our cutting off the businesses that have depended on us and whose business we need if we are to be profitable. Yes, we are in a down economy, but if we have to discontinue lending to our local customers that will make the economy worse, not better. Is there

anything we can do that will simultaneously preserve and grow our capital and our lending in this economy?—Trapped

Dear Trapped: For the sake of your bank, its shareholders, your customers, and getting free of TRAP, you need our ESCAPE (Economic Strength Comes Again in Private Enterprise) program. ESCAPE allows you to increase lending in a way that *reduces* your loan risk, *increases* your bank’s income immediately, improves your capital position, moves you closer to getting free from the TRAP program, and helps your borrowers be able to continue business in today’s economy rather than just liquidate and give up.

The latter point is extremely important. No economy can grow without the availability of debt financing, and many Main Street businesses are being shut out of the loan market. At the same time, it won’t help any to lend them money that they can’t repay. ESCAPE (which is really our workout-without-writedown program) solves their problem and yours, simultaneously.—Dealburt



Dealburt leads the great ESCAPE, from the economy’s long dark tunnel. For the real movie “The Great Escape”, visit www.imdb.com/title/tt0057115/

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