



FOR IMMEDIATE RELEASE

LTVtrade adds Diane Casey-Landry to its Board of Advisors

New York City, NY – (APRIL 17, 2012) — LTVtrade® announced today that Diane Casey-Landry, has joined its Board of Advisors. Casey-Landry, a former Senior EVP and COO of the American Bankers Association (ABA), former CEO of America’s Community Bankers (ACB), and former Executive Director at the Independent Community Bankers of America (ICBA), joins LTVtrade as it prepares to launch the LTVtrade Marketplace for residential whole loan mortgage and residential Real Estate Owned (REO) trading.

“LTVtrade is honored to have Diane Casey-Landry join our Board of Advisors,” said Dean DiCarlo, President and Founder of LTVtrade. “Diane has dedicated her career to helping banks and thrifts find solutions to their most pressing challenges -- and we hope that LTVtrade can serve as a useful liquidity tool for banks and other financial institutions with performing or distressed residential mortgage or REO assets.”

There are more than 7,000 community banks, including commercial banks, thrifts, stock and mutual savings banks across the nation. Of all U.S. banks, 91 percent have assets under \$1 billion and 34 percent have assets under \$100 million while the largest four banks (JPMorgan Chase, Bank of America, Citigroup, and Wells Fargo) together have \$7.5 trillion in assets.

“Community banks are key to the financial health of their communities,” stated Casey-Landry. “LTVtrade offers community banks an innovative platform that will enable them to better serve their customers, better manage their balance sheets, and be more competitive in the housing finance arena.”

According to a report to Congress entitled “Reforming America’s Housing Finance Market” and authored by the US Department of the Treasury and the Department of Housing and Urban Development (HUD) and released in 2011, “private markets - subject to strong oversight and standards for consumer and investor protection - will be the primary source of mortgage credit and bear the burden for losses.”

In February of 2012, Federal Housing Finance Agency (FHFA) Acting Director, Edward J. DeMarco, sent Congress a strategic plan for the next phase of conservatorships of Fannie Mae and Freddie Mac (the Enterprises) which included among its strategic goals the Agency’s plan to build a new infrastructure for the secondary mortgage market under a “public utility” construct. DeMarco’s letter further stated that “the platform itself will be one way American taxpayers realize a return on their substantial investment in the Enterprises.”



LTVTrade's innovative Marketplace platform will demonstrate the market is most successful when private enterprise is able to do what it does without government interference. LTVtrade offers an ideal solution to help reinvigorate the housing finance market.

For additional information on LTVtrade, please visit www.ltvtrade.com

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About LTVtrade: LTVtrade® seeks to alter the business of residential whole loan mortgage and residential REO trading through the LTVtrade™ Marketplace - an open, accessible, and transparent, secondary market platform which focuses on meeting the needs of the largest and smallest financial institutions, small local funds and savvy accredited investors. The LTVtrade™ Services Continuum enhances the trading experience by providing buyers and sellers with access to a network of industry experts and best-in-class service providers.

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