

Guidelines for Submitting Offers on Bank Owned Real Estate

All offers must be in writing and include the following information:

- Submitter's name, mailing address, telephone number(s) and e-mail address
- All offers MUST be dated
- Amount of the offer
- Terms of the offer (cash or financing request OAC)
- Expiration of the offer
- Requested closing date
- Reference should be made to the property address and web-ad #

A written offer may be submitted by one of the following means:

Mailing Address: First National Bank Alaska

Special Credits OREO

PO Box 100720

Anchorage, AK 99510

Hand Delivery: First National Bank Alaska

Special Credits Section 1751 Gambell, Suite 113 Anchorage, AK 99501

Fax: 907-777-4334, Anchorage

E-Mail: specialcredits@FNBAlaska.com

aelmore@FNBAlaska.com

An offer is only considered accepted upon execution of the Bank's "Earnest Money Agreement" by the bank and the purchaser(s) and the original agreement is in the Bank's possession with the required earnest money deposit in the form of a cashier's check made payable to First National Bank Alaska.

Until such time the bank and the purchaser(s) have executed the "Earnest Money Agreement", the bank may consider other purchase offers.

The bank is free to counter purchase offers or reserves the right to reject any or all offers.

All written offers will be treated confidentially.