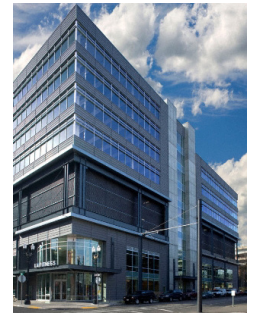


Financial Institutions Consulting Services

Specht Development, Inc. assists financial institutions with their real estate holdings by offering Asset Management and Property Management services.

By drawing on Specht's wealth of experience and extensive contacts in the real estate field, your financial institution not only saves valuable time and resources, but also enhances the overall value of your real estate assets.

Specht's broad view of the real estate industry means you can be sure we are always aiming to maximize the value of your Trust assets.



What sets Specht's services apart is that we bring the perspective of an owner, developer and manager of real estate to every assignment to meet the individual needs of each client.

Asset Management

- ◇ Coordinating acquisition and disposition
- ◇ Negotiating with buyers, tenants, lenders, vendors and municipalities
- ◇ Facilitating due diligence to expedite a property sale
- ◇ Analyzing and advising on property value maximization
- ◇ Overseeing selection and management of the right industry professionals for each property

Property Management

- ◇ Managing tenant relations
- ◇ Preparing monthly financial reports for the property
- ◇ Preparing annual budgets
- ◇ Day to day maintenance and operations
- ◇ Coordinating vendor contracts
- ◇ Negotiating lease agreements

Financial Institutions Consulting Services



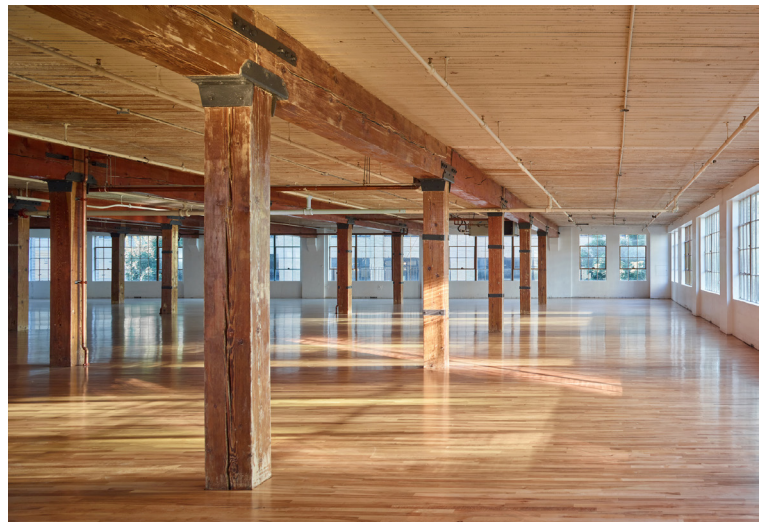
About Specht Development, Inc.

Specht Development, Inc. founded by CEO Greg Specht, is a privately held real estate company headquartered in Portland, Oregon. Since 1992, Specht has built a reputation for client services in three main areas of real estate: Development, Property Management and Third Party Construction and Project Management.

Specht has successfully developed or managed the development of over 12 million sq ft of commercial real estate, owns approximately 2.7 million sq ft of real estate and currently provides property management services for over 1.6 million sq ft in Oregon and Washington.

We have completed transactions for clients in the following property types:

- | | |
|--------------|----------------|
| ◇ Office | ◇ Mixed Use |
| ◇ Industrial | ◇ Multi-family |
| ◇ Retail | ◇ Civic |
| ◇ Flex | ◇ Vacant Land |



For more information, please contact

Greg Specht, CEO
Specht Development, Inc.
503.646.2202
gspecht@spechtprop.com

References available upon request

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