

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	
1	Enterprise Detroit Portfolio Quality Report										Funds Under Management							Prepared by: R Monteith
2	Total Funds Under Management																	
3	Portfolio Quality Summary	12/31/2010	9/30/2010	6/30/2010	3/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006									
4	Total Problem Assets	\$248,655	\$251,884	\$562,114	\$691,568	\$529,187	\$100,234	\$246,903	\$218,862									
5	Total Watch List Assets	\$332,774	\$369,295	\$367,424	\$473,568	\$715,022	\$605,370	\$360,778	\$175,095									
6	Total O/S \$ in Portfolio	\$3,509,778	\$3,420,812	\$3,390,779	\$3,036,379	\$2,776,266	\$2,850,891	\$1,189,513	\$1,465,762									
7	% of O/S as Problem Assets	7.08%	7.36%	16.58%	22.78%	19.06%	3.52%	20.76%	14.93%									
8	% of O/S as Watch List Assets	9.48%	10.80%	10.84%	15.60%	25.75%	21.23%	30.33%	11.95%									
9	Past Due	5.12%	2.90%	12.19%	16.84%	11.83%	8.83%	13.01%	33.16%									
10	Total Criticized Assets	16.57%	18.16%	27.41%	38.37%	44.82%	24.75%	51.09%	26.88%									
11	Total Non-Performing Assets	2.83%	2.90%	17.57%	19.16%	11.71%	0.00%	13.01%	8.20%									
12	Short Name	Loan Number	Loan Officer	Risk Rating	Past Due 1 - 30 Days	Past Due 31 - 60 Days	Past Due 61 - 90 Days	Past Due 91 - 120 Days	Past Due 121+ Days	Total Past Due	Past Due Days	Maturity Date	Last Payment Date	Last Payment Amount	Interest Paid Through Date	Principal Paid Through Date	Principal Balance	
13	S & S DEVELOPME	190-S	Erin Grant	7	\$0	\$0	\$0	\$0	\$99,289	\$12,132.80	333	12/2/2013	1/14/2010	\$1,213.28	12/31/2009	6/7/2010	\$99,289	
14	SISTERS PROP	183	Erin Grant	6	\$0	\$30,263.26	\$0.00	\$0.00	\$0	\$2,634.38	60	9/1/2012	11/29/2010	\$1,214.00	9/30/2010	9/30/2010	\$30,263	
15	CASS PLAZA	505	Schoeniger John	7	\$0.00	\$47,230.00	\$0.00	\$0.00	\$0	\$48,999.19	42	11/19/2010	7/1/2010	\$2,574.00	9/30/2009	9/29/2008	\$47,230	
16	CASS PLAZA	505-INT RES	Schoeniger John	7	\$0.00	\$2,770.00	\$0.00	\$0.00	\$0	\$3,120.23	42	11/19/2010	12/23/2009	\$44.59	9/30/2009	9/29/2008	\$2,770	
17																		
18																		
19					\$0.00	\$80,263.26	\$0.00	\$0.00	\$99,288.80								\$179,552.06	
20																		
21	Matured Loans																	
22	included above																	
23	Problem and Watch List	12/31/10																
24	Name	Risk Rating Code	Non-Accrual / Default	Sector Codes*	Original Loan Amount	Total Principal	SED %	SED	Relationship	Collateral	SED Total Exposure*	Type collateral	* adjusted for SED's exposure					
25	CASS PLAZA APARTMENTS LDHALP	7		400	\$47,230	\$47,230	100%	\$47,230	\$50,000	\$87,000	\$0	1st empty bldg, value represents underlying land value						
26	CASS PLAZA APARTMENTS LDHALP	7		400	\$2,770	\$2,770	100%	\$2,770	"	"								
27	NORTHWEST COPY CENTER, INC.	7	Non-Accrual	800	\$44,130	\$41,156	50%	\$20,578	\$41,156	\$0	\$20,578	Commercial R/E land contract						
28	S & S DEVELOPMENT GROUP, LLC	7	Non-Accrual	1100	\$99,289	\$99,289	100%	\$99,289	\$99,289	\$20,000	\$79,289	2nd mtg behind \$625m 1st (SBK)						
29	T&C (Hot Sams)	7	Non-Accrual	900	\$69,208	\$58,209	50%	\$29,105	\$58,209	\$0	\$29,105	2nd on 1 residential R/E; inventory, fixtures						
30						\$248,655		\$198,972										
31																		
32	ECROUP PROPERTY AND INVESTMENTS,	6		1100	\$43,346	\$42,263	100%	\$42,263	\$50,000	\$50,000	\$0	1st on investment residential properties (2 units, \$110m '08 AV)						
33	LAND ASSEMBLY FOR NEIGHBORHOOD D	6		1100	\$35,500	\$25,731	100%	\$25,731	\$35,500	\$275,000	\$0	1st R/E - \$275m PP, \$250m grant to fund purchase						
34	MCDONALD ERIC & MCDONALD VALERI	6		1100	\$55,465	\$48,063	100%	\$48,063	\$55,465	\$0	\$55,465	2nd R/E behind Nat City \$290m 1st						
35	PRECISE ASSOCIATES, LLC	6		1100	\$19,676	\$14,436	100%	\$14,436										
36	SISTERS PROPERTIES, LLC	7		500	\$51,050	\$30,263	50%	\$15,132	\$30,263	\$0	\$15,132	2nd mtg behind \$200m 1st (5th3rd)						
37	TRANSCEND TECHNOLOGY, LLC	6		800	\$74,984	\$66,591	50%	\$33,295	\$66,591	\$54,000	\$6,295	Vehicles, plus assignment of A/R - \$108,209 as of 11/2/09 @ 50%						
38	TRANSCEND TECHNOLOGY, LLC	6		800	\$14,486	\$0	50%	\$0	↑	↑	↑							
39	Usnap Back	6		1100	\$10,096	\$10,096	100%	\$10,096	\$10,096	\$0	\$10,096	Assignment of contract						
40	Warren Conner	6		400	\$100,000	\$95,330	100%	\$95,330	\$95,330	\$525,000	\$0	3rd behind \$1MM						
41						\$332,774		\$284,347										
42	Total Classified Assets & Total Exposure					\$581,428		\$483,318			\$215,960							
43																		
44	* Sector Codes - based on sources of cash to repay loan:																	
45	Community Development	400	Services not Tourism/Hospitality	800														
46	Tourism / Hospitality	500	Retail Trade not Tourism/Hospit	900														
47	Other	600	Professional Services (includes c	1000														
48	Manufacturing	700	Real Estate (rentals & sales of R	1100														
49																		

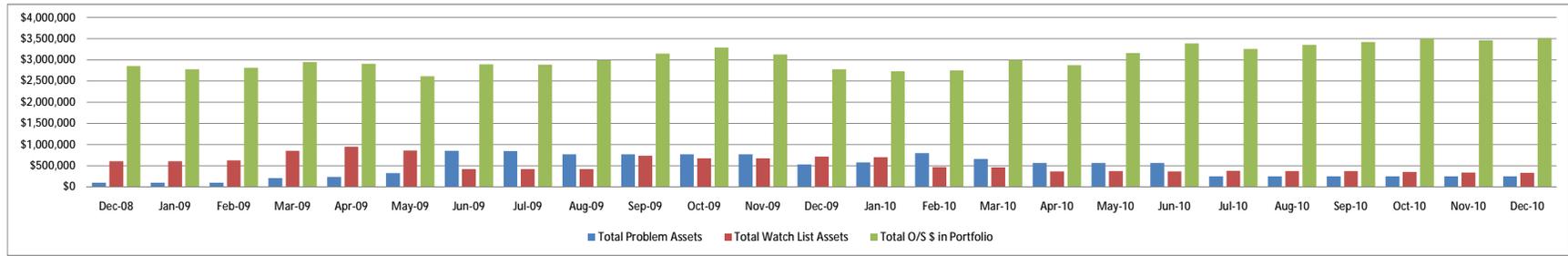
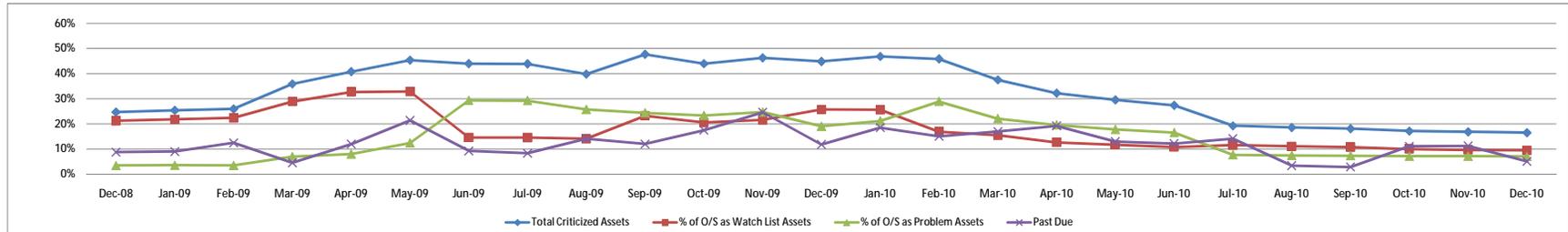
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
50	Relationships \$200m + Ent Detroit & DCLF Total Funds Under Management																
51	Name	Commitment	Risk Rating	Sector Code	Outstanding												
52	Grandmont Rosedale	\$650,000	5	R/E	\$38,866												
53	Ace Investment Group	\$509,960	5	R/E	\$509,960												
54	DUMAS CONCEPTS IN BUILDING, INC.	\$400,000	4		\$370,000												
55	CENTRAL DETROIT CHRISTIAN CDC	\$295,229	4	R/E	\$5,227												
56	KEAN FINANCIAL, LLC	\$292,214	5	R/E	\$292,214												
57	MICHIGAN AVENUE DEVELOPMENT II, L.	\$262,000	5	R/E	\$61,960												
58	Appoline Properties, LLC (Ewold Circle)	\$253,927	5	R/E	\$253,927												
59	Enjoi	\$212,641	4		\$203,972												
60	J&B Development	\$200,000	5	R/E	\$168,500												
61	M&P CONSTRUCTION, LLC*	\$200,000	5		\$217,849												
62	TJ ASSOCIATES LLC	\$200,000	4	R/E	\$88,026												
63																	
64	*line was temporarily increased to \$250m																
65		\$3,475,972			\$2,171,636												
66	Percent of Outstanding all loans as if fully drawn 69%																

Grade Analysis		12/31/10		Loans outstanding Under Management	
Risk Rating	4	5	6	7	Total
#	7	29	9	5	50
\$	\$665,530	\$2,262,820	\$332,774	\$248,655	\$3,509,778
% of Portfolio	19%	64%	9%	7%	

Grade Analysis		12/31/2009		Loans outstanding Under Management	
Risk Rating	4	5	6	7	Total
#	4	21	12	6	43
\$	\$30,959	\$1,201,098	\$715,022	\$529,187	\$2,776,266
% of Portfolio	12%	43%	26%	19%	\$1

	12/31/2010	11/30/2010	10/31/2010	9/30/2010	8/31/2010	7/31/2010	6/30/2010	5/31/2010	4/30/2010	3/31/2010	2/28/2010	1/31/2010	12/31/2009	11/30/2009	10/31/2009	9/30/2009	
68	Historical Monthly Trends																
69	\$248,655	\$249,608	\$251,884	\$251,884	\$251,426	\$251,884	\$562,114	\$562,941	\$562,941	\$660,989	\$794,431	\$579,187	\$529,187	\$771,632	\$769,499	\$769,499	
70	\$332,774	\$335,383	\$350,865	\$369,295	\$373,638	\$376,426	\$367,424	\$371,523	\$364,288	\$463,472	\$465,936	\$698,838	\$715,022	\$674,413	\$677,364	\$732,546	
71	\$3,509,778	\$3,464,953	\$3,503,018	\$3,420,812	\$3,357,004	\$3,258,639	\$3,390,779	\$3,161,008	\$2,875,334	\$2,995,704	\$2,749,270	\$2,730,446	\$2,776,266	\$3,124,459	\$3,292,558	\$3,151,065	
72	7%	7%	7%	7%	7%	8%	17%	18%	20%	22%	29%	21%	19%	25%	23%	24%	
73	9%	10%	10%	11%	11%	12%	11%	12%	13%	15%	17%	26%	26%	22%	21%	23%	
74	5%	11%	11%	3%	3%	14%	12%	13%	19%	17%	15%	19%	12%	25%	18%	12%	
75	17%	17%	17%	18%	19%	19%	27%	30%	32%	38%	46%	47%	45%	46%	44%	48%	
76	3%	3%	3%	3%	3%	3%	18%	19%	22%	17%	17%	23%	12%	10%	10%	10%	
77																	
78	17%	17%	17%	18%	19%	19%	27%	30%	32%	38%	46%	47%	45%	46%	44%	48%	
79	9%	10%	10%	11%	11%	12%	11%	12%	13%	15%	17%	26%	26%	22%	21%	23%	
80	7%	7%	7%	7%	7%	8%	17%	18%	20%	22%	29%	21%	19%	25%	23%	24%	
81	5%	11%	11%	3%	3%	14%	12%	13%	19%	17%	15%	19%	12%	25%	18%	12%	
82																	



	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1	Enterprise Detroit Portfolio Quality Report				Enterprise Detroit Only				2888570.31				Prepared by: R Monteith				
2																	
3	Portfolio Quality Summary				12/31/2010	12/31/2009	12/31/2008	12/31/2007	LLR Adequacy Adequacy Analysis				Non-performing (Over 90 + OREO): 12.5%				
4	Total ED Problem Assets				\$198,972	\$239,593	\$49,024	\$123,618					Loan Amount Value				
5	Total ED Watch List Assets				\$284,347	\$660,037	\$314,772	\$228,296	Exposure on grades 6, 7 \$215,960 SED Portfolio				Government Guaranteed loans: Downtown For \$75,000 \$56,250				
6	Total ED O/S \$ in Portfolio				\$3,047,663	\$2,206,249	\$2,231,432	\$758,426	(loan less estimated liquidation of collateral)				OREO: Magnum \$193,351 \$90,000				
7	% of O/S ED Problem Assets				6.53%	10.86%	2.20%	16.30%	Historic Loss Rate on Portfolio: \$147,515 6.21%				Pfeiffer \$27,779 \$5,000				
8	% of O/S ED Watch List Assets				9.33%	29.92%	14.11%	30.10%	Reserve for Unfunded LOC Commitments \$0				Vending R US \$87,500 \$70,000				
9	Past Due				5.89%	6.31%	5.64%	27.88%	LLR carried on financials \$363,475				Preferred \$133,333 \$100,000				
10	Total ED Criticized Assets				15.86%	40.78%	16.30%	46.40%									
11	Total ED Non-Performing Assets				12.48%	14.61%	0.00%	18.85%	11.93%				\$321,250				
12	Principal Paid																
13	Short Name																
14	Loan Number Loan Officer Risk Rating Past Due 1 - 30 Days Past Due 31 - 60 Days Past Due 61 - 90 Days Past Due 91 - 120 Days Past Due 121+ Days Total Past Due Past Due Maturity Date Last Payment Date Last Payment Amount Interest Paid Through Date Principal Through Date Principal Balance																
15	S & S DEVELOPME 190-S Erin Grant 7 0.00 0.00 0.00 0.00 99,288.80 12,132.80 333 12/02/2013 01/14/2010 1,213.28 12/31/2009 06/07/2010 99,288.80																
16	SISTERS PROP 183 Erin Grant 6 0.00 30,263.26 0.00 0.00 0.00 2,634.38 60 09/01/2012 11/29/2010 1,214.00 09/30/2010 09/30/2010 15,131.63																
17	CASS PLAZA 505 John Schoeni 7 0.00 47,230.00 0.00 0.00 0.00 48,999.19 42 11/19/2010 07/01/2010 2,574.00 09/30/2009 09/29/2008 47,230.00																
18	CASS PLAZA 505-INT RES John Schoeni 7 0.00 2,770.00 0.00 0.00 0.00 3,120.23 42 11/19/2010 12/23/2009 44.59 09/30/2009 09/29/2008 2,770.00																
19	BOLD = shared with DCLF, balance reflects ED portion.																
20																	
21																	
22																	
23	Problem and Watch List 12/31/2010																
24	Name Risk Rating / Default Non-Accrual Original Loan Amount Total Principal SED % SED Relationship Collateral SED Total Exp Type collateral * adjusted for SED's exposure																
25	CASS PLAZA APARTMENTS LDHALP 7 \$47,230 \$47,230 100% \$47,230 \$50,000 \$87,000 \$0 1st empty bldg, value represents underlying land value																
26	CASS PLAZA APARTMENTS LDHALP 7 \$2,770 \$2,770 100% \$2,770 " " \$0 0																
27	NORTHWEST COPY CENTER, INC. 7 Non-Accrual \$44,130 \$41,156 50% \$20,578 \$41,156 \$0 \$20,578 Commercial R/E land contract																
28	S & S DEVELOPMENT GROUP, LLC 7 Non-Accrual \$99,289 \$99,289 100% \$99,289 \$99,289 \$20,000 \$79,289 2nd mtg behind \$625m 1st (SBK)																
29	T&C (Hot Sams) 7 Non-Accrual \$69,208 \$58,209 50% \$29,105 \$58,209 \$0 \$29,105 2nd on 1 residential R/E; inventory, fixtures																
30																	
31																	
32	ECROUP PROPERTY AND INVESTM 6 \$43,346 \$42,263 100% \$42,263 \$50,000 \$50,000 \$0 1st on investment residential properties (2 units, \$110m '08 AV)																
33	LAND ASSEMBLY FOR NEIGHBORHC 6 \$35,500 \$25,731 100% \$25,731 \$35,500 \$275,000 \$0 1st R/E - \$275m PP, \$250m grant to fund purchase																
34	MCDONALD ERIC & MCDONALD V 6 \$55,465 \$48,063 100% \$48,063 \$55,465 \$0 \$55,465 2nd R/E behind Nat City \$290m 1st																
35	PRECISE ASSOCIATES, LLC 6 \$19,676 \$14,436 100% \$14,436 \$0 \$0 \$0 0																
36	SISTERS PROPERTIES, LLC 7 \$51,050 \$30,263 50% \$15,132 \$30,263 \$0 \$15,132 2nd mtg behind \$200m 1st (5th3rd)																
37	TRANSCEND TECHNOLOGY, LLC 6 \$74,984 \$66,591 50% \$33,295 \$66,591 \$54,000 \$6,295 Vehicles, plus assignment of A/R - \$108,209 as of 11/2/09 @ 50%																
38	TRANSCEND TECHNOLOGY, LLC 6 \$14,486 \$0 50% \$0 \$0 \$0 \$0																
39	Usnap Back 6 \$10,096 \$10,096 100% \$10,096 \$10,096 \$0 \$10,096 Assignment of contract																
40	Warren Conner 6 \$100,000 \$95,330 100% \$95,330 \$95,330 \$525,000 \$0 3rd behind \$1MM																
41																	
42	Total Classified Assets & Total Exposure \$581,428 \$483,318 \$215,960																
43																	
44																	
45	Grade Analysis 12/31/2010 Loans outstanding Under Management																
46	Risk Rating 4 5 6 7 Total																
47	\$ \$379,392 \$2,184,953 \$284,347 \$198,972 \$3,047,663																
48																	
49	% of Portfolio 12% 43% 26% 19%																
50																	
51																	
52																	
53																	
54																	
55																	
56																	
57																	
58																	
59	Page 3																

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q										
1	Detroit Community Loan Fund										Prepared by: R Monteith																
2																											
3	Portfolio Quality Summary		12/31/2010		LLR Adequacy Adequacy Analysis																						
4	Total DCLF Problem Assets		\$49,683		Exposure on grades 6, 7 (loan less estimated liquidation of collateral) Historic Loss Rate on Portfolio: \$21,738 6.21% Reserve for Unfunded LOC Commitments \$92,848										Non-performing Loan Amount		Value										
5	Total DCLF Watch List Assets		\$48,427																		OREO/ Government Guaranteed loans						
6	Total DCLF O/S \$ in Portfolio		\$462,116																		Vending R Us		\$0				
7	% of O/S as DCLF Problem Assets		10.75%																		Downtown Food		\$28,125				
8	% of O/S as DCLF Watch List Asset		10.48%																				adjusted for DCLF's portion				
9	Past Due		6.55%																								
10	Total DCLF Criticized Assets		21.23%																								
11	Total DCLF Non-Performing Asset		5.74%																								
12																											
13	Short Name	Loan Number	Loan Officer	Risk Rating											Past Due 1 - 30 Days	Past Due 31 - 60 Days	Past Due 61 - 90 Days	Past Due 91 - 120 Days	Past Due 121+ Days	Total Past Due	Past Due Days	Maturity Date	Last Payment Date	Last Payment Amount	Interest Paid Through Date	Principal Paid Through Date	Principal Balance
14	SISTERS PROP	183	Erin Grant	6											0.00	30,263.26	0.00	0.00	0.00	2,634.38	60	09/01/2012	11/29/2010	1,214.00	09/30/2010	09/30/2010	15,131.63
15																											
16																											
17																											
18																											
19																											
20																											
21	Problem and Watch List		12/31/2010																								
22	Name	Risk Rating	C	Non-Accrual / E	Original Loa	Total Princip	DCLF %	DCLF	Relationship	Collateral	SED	Total Expos	Type	collateral													
23	NORTHWEST COPY CENTER, INC.	7			\$44,130	\$41,156	50%	\$20,578	\$41,156	\$0	\$20,578	Commercial R/E	land contract														
24	T&C (Hot Sams)	7			\$69,208	\$58,209	50%	\$29,105	\$58,209	\$0	\$29,105	2nd on 1 residential R/E:	inventory, fixtures														
25																											
26																											
27																											
28	SISTERS PROPERTIES, LLC	6			\$51,050	\$30,263	50%	\$15,132	\$30,263	\$0	\$15,132	2nd mtg behind \$200m 1st (5th3rd)															
29	TRANSCEND TECHNOLOGY, LLC	6			\$74,984	\$66,591	50%	\$33,295	\$66,591	\$54,000	\$6,295	Vehicles, plus assignment of A/R	- \$108,209 as of 11/2/09 @ 50%														
30	TRANSCEND TECHNOLOGY, LLC	6			\$14,486	\$0	50%	\$0	\$0																		
31					\$96,854				\$48,427																		
32	Total Classified Assets & Total Exposure				\$196,220		\$98,110				\$71,110																
33																											
34	All Relationships DCLF																										
35																											
36	Name	Commitment	Risk Rating	Outstanding	Grade Analysis																						
37	Enjoi	\$99,743	4	\$95,539	Risk Rating	4	5	6	7	Total																	
38	BEAUBIEN SANDWICH SHOP, LLC	\$35,351	5	\$35,351	\$	\$286,139	\$77,867	\$48,427	\$49,683	\$462,116																	
39	TRANSCEND TECHNOLOGY, LLC	\$33,295	6	\$33,295																							
40	TRANSCEND TECHNOLOGY, LLC	\$0	6	\$0																							
41	T&C (Hot Sams)	\$29,105	7	\$29,105																							
42	Dish Inc	\$28,750	5	\$28,750																							
43	Northwest Copy Center	\$20,578	7	\$20,578																							
44	Sisters Properties	\$15,132	6	\$15,132																							
45	VMX	\$5,600	4	\$5,600																							
46	Dumas	\$400,000	4	\$185,000																							
47			\$667,553		\$448,349																						
48																											
49																											
50																											

	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	Risk Rating Report		12/31/2010															
2	Loan Number	Name	Open Commitment	Risk Rating Code	Sector Code	Original Loan Amount	Principal		DCLF		SED	Ford %	Knight %	Total Undisbursed Commitment	Total Exposure	Total Relationship	SED Undisbursed Commitment	
3	505	CASS PLAZA APARTMENTS LDHALP		7	400	47,230	47,230.00	0%	\$0.00	100%	\$47,230.00				\$47,230	\$50,000		
4	505 Int Re	CASS PLAZA APARTMENTS LDHALP	\$0	7	400	2,770	2,770.00	0%	\$0.00	100%	\$2,770.00				\$2,770			
5	173A	Northwest Copy Center		7	800	44,130	41,156.49	50%	\$20,578.25	50%	\$20,578.25				\$41,156	\$41,156		
6	190-S	S & S Dev	\$0	7	1100	99,289	99,288.80	0%	\$0.00	100%	\$99,288.80				\$99,289	\$99,289	\$0	
7	174-S	T&C (Hot Sams)		7	900	69,208	58,209.29	50%	\$29,104.65	50%	\$29,104.65				\$58,209	\$58,209		
8	716	ECROUP PROPERTY AND INVESTMENTS, LLC		6	1100	43,346	42,262.53	0%	\$0.00	100%	\$42,262.53				\$42,263	\$42,263	\$0	
9	304	LAND ASSEMBLY FOR NEIGHBORHOOD DEVE	(Warren Connor - co-borrower)	6	1100	35,500	25,731.49	0%	\$0.00	100%	\$25,731.49				\$25,731			
10	504	MCDONALD ERIC & MCDONALD VALERIE		6	1100	55,465	48,062.73	0%	\$0.00	100%	\$48,062.73				\$48,063	\$48,063		
11	513	PRECISE ASSOCIATES, LLC	\$0	6	1100	19,676	14,436.28	0%	\$0.00	100%	\$14,436.28				\$14,436	\$14,436		
12	183	Sisters Properties		6	500	51,050	30,263.26	50%	\$15,131.63	50%	\$15,131.63				\$30,263	\$30,263		
13	411	TRANSCEND TECHNOLOGY, LLC		6	800	74,984	66,590.89	50%	\$33,295.45	50%	\$33,295.45				\$66,591	\$66,591		
14	421	TRANSCEND TECHNOLOGY, LLC		6	800	14,486		50%	\$0.00	50%	\$0.00				\$0	\$0	\$0	
15	516-1	U-Snap Back	\$15,000	6	1100	10,096	10,096.00	0%	\$0.00	100%	\$10,096.00			\$4,904	\$15,000	\$15,000	\$4,904	
16	188	Warren Conner		6	400	100,000	95,330.44	0%	\$0.00	100%	\$95,330.44				\$95,330	\$121,062		
17	422	A Change For Life	\$50,000	5	800	17,533	27,533.00	50%	\$13,766.50	50%	\$13,766.50			\$22,467	\$50,000	\$50,000		
18	722	Ace Investment Group		5	1100	175,000	173,860.49	0%	\$0.00	100%	\$173,860.49				\$173,860			
19	723	Ace Investment Group		5	1100	338,284	336,099.80	0%	\$0.00	100%	\$336,099.80				\$336,100	\$509,960		
20	720	Appoline Properties, LLC (Ewold Circle)	(Ewald - common principal)	5	1100	163,657	158,845.11	0%	\$0.00	100%	\$158,845.11				\$158,845	\$253,927		
21	501	Architectual Salvage	\$15,000	5	1000	15,000	14,961.75	0%	\$0.00	100%	\$14,961.75			\$38	\$15,000	\$15,000	\$38	
22	415	BEAUBIEN SANDWICH SHOP, LLC		5	500	80,000	70,701.42	50%	\$35,350.71	50%	\$35,350.71				\$70,701	\$70,701		
23	303	COMMUNITY SERVIC																
24	305	CREATIVE ARTS CENTER, LLC		5	1100	150,000	141,121.34	0%	\$0.00	100%	\$141,121.34				\$141,121	\$141,121		
25	511	DETROIT PROPERTY IMPROVEMENT (DPI&I)	\$100,000	5	1000	50,000	100,000.00	0%	\$0.00	100%	\$100,000.00			\$0	\$100,000	\$100,000	\$0	
26	417	Dish Inc	\$82,150	5	500	43,500	57,500.00	50%	\$28,750.00	50%	\$28,750.00			\$24,650	\$82,150	\$82,150	\$12,325	
27	719	Ewald Circle, LLC (Appoline)	(Appoline - common principal)	5	1100	98,139	95,082.38	0%	\$0.00	100%	\$95,082.38				\$95,082			
28	205	Giovanna's Lounge		5	500	28,159	10,471.52	0%	\$0.00	100%	\$10,471.52				\$10,472	\$10,472		
29	1104	Grandmont Rosedale	\$600,000	5	1100	38,866	38,866.00	0%	\$0.00	100%	\$38,866.00			\$561,134	\$600,000		\$561,134	
30	1104 Int R	Grandmont Rosedale	\$50,000	5	1100			0%	\$0.00	100%	\$0.00			\$50,000	\$50,000	\$650,000	\$50,000	
31	714	HODGE DAMON		5	1100	40,277	38,501.34	0%	\$0.00	100%	\$38,501.34				\$38,501	\$38,501		
32	712	ISG (INTEGRATED SOLUTIONS GROUP)		5	1100	19,250	17,363.96	0%	\$0.00	100%	\$17,363.96				\$17,364			
33	715	ISG (INTEGRATED SOLUTIONS GROUP)		5	1100	30,993	28,800.82	0%	\$0.00	100%	\$28,800.82				\$28,801	\$46,165		
34	717	J&B Development	\$200,000	5	1100	168,500	168,500.00	0%	\$0.00	100%	\$168,500.00			\$31,500	\$200,000	\$200,000	\$31,500	
35	711	JACKSON BRANDON		5	1100	50,000	47,293.84	0%	\$0.00	100%	\$47,293.84				\$47,294	\$47,294		
36	724	KEAN FINANCIAL, LLC		5	1100	292,214	292,213.83	0%	\$0.00	100%	\$292,213.83				\$292,214	\$292,214		
37	507	KINGSWAY BUILDING & MAINTENANCE, INC	\$100,000	5	1000	79,334	58,166.85	0%	\$0.00	100%	\$58,166.85			\$41,833	\$100,000	\$100,000	\$41,833	
38	710	KPI MANAGEMENT, LLC	\$125,000	5	1100	71,272	0.00	0%	\$0.00	100%	\$0.00			\$125,000	\$125,000	\$125,000	\$125,000	
39	509	MEP CONSTRUCTION, LLC	\$200,000	5	1000	217,849	217,849.33	0%	\$0.00	100%	\$217,849.33			-\$17,849	\$200,000	\$200,000	-\$17,849	
40	721	MICHIGAN AVENUE DEVELOPMENT II, L.L.C.	\$262,000	5	1100	147,460	61,959.95	0%	\$0.00	100%	\$61,959.95			\$200,040	\$262,000	\$262,000	\$200,040	
41	201	Morales		5	1100	51,235	6,889.47	0%	\$0.00	100%	\$6,889.47				\$6,889	\$6,889		
42	1100	S. DOT Collections	\$100,000	5	1100	64,226	47,673.10	0%	\$0.00	100%	\$47,673.10			\$52,327	\$100,000		\$52,327	
43	1101	S. DOT Collections (\$136m not avail)		5	1100			0%	\$0.00	100%	\$0.00				\$0	\$100,000	\$0	
44	204	Springwells		5	800	81,931	6,560.08	0%	\$0.00	100%	\$6,560.08				\$6,560	\$6,560		
45	713	WALLS JAMES		5	1100	50,200	46,004.46	0%	\$0.00	100%	\$46,004.46				\$46,004	\$46,004		
46	900	WOTHA		5	1100			0%	\$0.00	100%	\$0.00			\$0	\$0	\$0	\$0	
47	800	CENTRAL DETROIT CHRISTIAN CDC	\$261,229	4	1100	4,771	4,771.00	0%	\$0.00	100%	\$4,771.00			\$256,458	\$261,229		\$256,458	
48	800 int res	CENTRAL DETROIT CHRISTIAN CDC	\$34,000	4	1100	404	456.14	0%	\$0.00	100%	\$456.14			\$33,544	\$34,000	\$295,229	\$33,544	
49	416	DUMAS CONCEPTS IN BUILDING, INC.	\$400,000	4	1000	370,000	370,000.00	50%	\$185,000.00	50%	\$185,000.00			\$30,000	\$400,000	\$400,000	\$15,000	
50	401	Enjoi		4	800	94,472	8,971.89	50%	\$4,485.95	50%	\$4,485.95				\$8,972	\$203,972		
51	420	Enjoi	\$195,000	4	800	191,925	182,106.35	50%	\$91,053.18	50%	\$91,053.18			\$12,894	\$195,000		\$6,447	
52	514	TJ ASSOCIATES LLC	\$200,000	4	1100	133,279	88,026.00	0%	\$0.00	100%	\$88,026.00			\$111,974	\$200,000	\$200,000	\$55,987	
53	141-1	VMX		4	1000	63,897	11,199.02	50%	\$5,599.51	50%	\$5,599.51				\$11,199	\$11,199		
54			\$2,989,379			4,088,857	3,509,778.44		\$462,115.81		\$3,047,662.64			\$1,540,914	\$5,050,692	\$5,050,692	\$1,428,688	
55						Downtown Foodland =	75,000.00		\$3,509,778					\$5,050,692				
56							3,584,778.44											
57				50		Total RR Rpt =	3,509,778.44											
58							0.00											
59																		

	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
60		Concentration Analysis:					12/31/2010		12/31/2009		12/31/2008		12/31/2007					
61		Based on sources of cash to repay loan:					\$	%	\$	%	\$	%	\$	%				
62		Community Development	400	\$145,330	5%		\$148,689	6%	\$148,018	7%	\$21,750	4%						
63		Tourism / Hospitality	500	\$89,704	3%		\$111,707	5%	\$81,860	4%	\$54,551	10%						
64		Other	600	\$0	0%		\$0	0%	\$0	0%	\$0	0%						
65		Manufacturing	700	\$0	0%		\$49,024	2%	\$50,117	2%	\$48,280	8%						
66		Services not Tourism/Hospitality	800	\$169,739	6%		\$171,385	7%	\$247,394	11%	\$148,772	26%						
67		Retail Trade not Tourism/Hospitality	900	\$29,105	1%		\$80,036	3%	\$160,353	7%	\$182,751	32%						
68		Professional Services (includes contractors)	1000	\$581,577	19%		\$373,963	16%	\$118,797	5%	\$68,515	12%						
69		Real Estate (rentals & sales of R/E)	1100	\$2,032,207	67%	**	\$1,399,666	60%	\$1,447,953	64%	\$47,785	8%						
70				\$3,047,663	100%		\$2,334,468	100%	\$2,254,491	100%	\$572,405	87%						

Concentration allowance = 25%

Relationship Loan Size Analysis (Total Funds Under Management)					
		\$100,000 >	< \$200,000	< \$199,999	< \$99,999
75	Relationship assuming commitment fully drawn				
76		12/31/2010	\$3,467,303	\$786,472	\$796,917 5,050,692
77			69%	16%	16%
78		Average =	\$126,267	Median =	\$68,646
79		12/31/2009	\$1,670,913	\$738,481	\$1,368,487 3,777,881
80			44%	20%	36%
81		Average =	\$102,105	Median =	\$59,345
82		12/31/2008	\$894,000	\$1,509,073	\$1,114,360 3,517,433
83			25%	43%	32%
84		Average =	\$92,564	Median =	\$65,501
85		12/31/2007		\$690,218.23	\$992,186.90 1,682,405
86				41%	59%
87		Average =	\$76,473	Median =	\$72,684

Grade Analysis w Commitments		Loans outstanding Under Management				
Risk Rating		4	5	6	7	Total
#		7	29	9	5	50
\$		\$1,110,400	\$3,353,960	\$337,678	\$248,655	\$5,050,692
% of Portfolio		22%	66%	7%	5%	

Historic Charge-offs SED		Net Charge		
	Outstanding	Off	Charge	off %
	2008	\$2,231,432	-\$2,681	-0.1%
	2009	\$2,243,749	\$190,219	8.5%
includes recoveries	2010	\$3,047,663	\$279,381	9.2%
	08 - 10 3 Year Average	\$2,507,615	\$155,640	
	08 - 10 Average CO / Average O/S		6.21%	
	08 - 10 3 year average charge off %		5.84%	

Other Funds Under Management		Quasi -Equity Fund		
loans carried as recoverable grant on SED books so are already expensed				
Loan Number	Short Name	Open Date	Maturity Date	
1000-NEI	SW DESIGN	09/17/2009	09/17/2011	
1001-NEI	TRANSCEND	06/25/2010	06/25/2014	
1002-NEI	DERMANAUT	06/30/2010	06/30/2015	

Collections:	CO Date	Amount CO'd	SED Portion	Date Last Paid	Recoveries								Outstanding Non		SED		Net CO
					Cash LLR		Cash Recoveries from Borrowers				Accrued	Accrued	Total CO	Total Recovery			
					DCLF	SED	OREO	2007	2008	2009					2010		
JUPITER (2003)	11/22/2006	\$176,766.00		12/14/2010				\$6,000	\$4,500	\$5,000	\$6,500						
CALLE TANGO	12/6/2007	\$89,307.51	\$89,307.57														O/S 12/31/2007 = 758,426.00
NEW GENERATION	12/6/2007	\$23,841.19	\$11,920.59		\$11,920.59	\$11,920.59				\$1,693				\$150,448	\$17,921	\$132,527	
NEXCELERATE	12/6/2007	\$98,439.44	\$49,219.42		\$49,219.72				\$3,000					19.8%	2.4%	17.5%	
																	O/S 12/31/2008 = 2,231,432.00
METROPROMO	5/20/2008	\$147,638.98	\$73,819.44		\$73,819.49	\$63,000.00			\$6,000	\$7,500				\$119,657	\$122,338	-\$2,681	
DONNA D	12/4/2008	\$91,675.00	\$45,837.50		\$45,837.50	\$43,837.50			\$2,000					5.4%	5.5%	-0.1%	
GEAR4	3/19/2009	\$25,000.00															O/S 12/31/2009 = 2,243,749.00
SHANNON PFEIFFER	6/10/2009	\$27,779.00	\$27,779.00					\$5,000									
DOWNTOWN FOODLAN	7/10/2009	\$16,916.66	\$16,916.66											\$307,764	\$117,544	\$190,219	
DOWNTOWN FOODLAN	7/10/2009	\$75,000.00	\$37,500.00		\$37,500.00			\$56,250						13.7%	5.2%	8.5%	
C&W	8/10/2009	\$21,933.36	\$10,966.68		\$10,966.68												
MAGNUM	12/31/2009	\$193,351.20	\$193,351.20			\$103,351.21	\$90,000										
VENDING	12/31/2009	\$42,500.00	\$21,250.00		\$21,250.00												
VENDING	4/13/2010	\$143,226.58	\$71,613.29		\$71,613.29	\$70,000								O/S	12/31/2010	3,047,662.64	
GOLLMAN CORP	4/23/2010	\$97,647.21	\$48,823.61	8/26/2010	\$48,823.61						\$600						
BNG	7/31/2010	\$50,000.00	\$0.00		\$50,000.00									\$315,300	\$35,919	\$279,381	
BNG	7/31/2010	\$132,088.00	\$66,044.00		\$66,044.00									10.3%	1.2%	9.2%	
Preferred	7/31/2010	\$128,819.00	\$128,819.00			\$28,819.00	\$100,000										