

February 23, 2009

To Whom It May Concern:

Please accept this letter as my resignation from Commercial Mortgage & Finance Co. and its subsidiaries in the position of employee and officer, effective February 27th 2009.

It has been my intention since the inception of my employment with the Company to perform my duties to the best of my ability. I have continued to work with our customers throughout these months of unprecedented economic challenges. I have appreciated the opportunity to serve the people of Rockford and the surrounding communities. In view of the bankruptcy filing on October 8, 2008, and taking into consideration the recent concerns of the Creditor's Committee, it seems evident that my services to the Company are no longer necessary.

I would have preferred to carry through to the finish, whatever the personal discomfort it would have involved. But the interests of the Creditor's must always come before any personal considerations.

Finally, I wish to thank my co-workers, which I have had the privilege to work with over the many years of my employment with the Company. They are a remarkable group of dedicated and loyal employees.

Sincerely,



David M. Satek