



NEWS RELEASE
For Immediate Release

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NATIONAL CITY BANK OFFERS FORECLOSURE PREVENTION CLASSES

INDIANAPOLIS—February 8, 2005—National City Bank of Indiana has formed a strategic partnership with Mildred Wilkins, president of Home Ownership Matters, LLC (HOM), in an effort to stem the tide of Indiana’s high foreclosure rate by offering informative courses in foreclosure prevention. Through the relationship with HOM, National City will fund the cost of consumer seminars directed to seniors and new and prospective homeowners. The seminars will provide information on a variety of topics surrounding homeownership, including the purchase, sale, refinance and maintenance of a home.

Home Ownership Matters was created to help consumers become more knowledgeable about homeownership, and is committed to working effectively to reduce the number of foreclosures in the state of Indiana. The group provides training programs and offers a variety of tools and delivery systems to reach both consumers and housing professionals who have direct interaction with at risk or defaulted consumers. Wilkins has received training from the U.S. Department of Housing and Urban Development (HUD) and is an experienced realtor and a former foreclosure specialist with Fannie Mae.

Steve Stitle, president & CEO of National City Bank of Indiana emphasized, “We are concerned by Indiana’s high foreclosure rate and want to be part of a lasting solution. At National City, we understand that owning a home can present certain challenges, and we are proud to work with organizations such as HOM to provide consumers with the education, support and resources they need to meet those challenges head on. This strategic partnership fits squarely with our commitment to create homeownership opportunities for the low-to-moderate income community, a segment of our community disproportionately impacted by this growing problem.”

HOM programs will be scheduled in various cities throughout the state and initial programs will launch in Indianapolis on February 15 with a four-hour “Home Buyer Basics” program scheduled as part of the Special Talents to Achieve & Rise (S. T.A. R.) job readiness training conducted through St. Vincent’s Hospital.

In addition to consumer education, National City will also provide funding for HOM’s Practical Application of Loss Mitigation (PALM) training program targeted to housing counselors, attorneys, community development corporation staff, consumer credit counseling agencies, real estate professionals and others. PALM training is comprehensive and focuses on the loss mitigation process with an emphasis on home retention. The training is approved by the Indiana Real Estate Commission for Brokers and Realtors and the Secretary of State for Mortgage Loan Officers. The PALM professional training will kick-off February 22 at the National City Center, located at 101 W. Washington Street.

Wilkins emphasized, “This strategic partnership allows me to achieve the goals and founding mission of HOM, which is to educate, empower, and encourage consumers to sustain homeownership. I am pleased to participate in an effort to broaden homeownership education at a time when Indiana has one of the highest foreclosure rates.”

More information about these programs and Home Ownership Matters can be found on the HOM Web site at www.HomeOwnershipMatters.com or by contacting Meredith Miles, National City Community Relations manager at Meredith.Miles@NationalCity.com.

About National City

National City Corporation (NYSE: NCC), headquartered in Cleveland, Ohio, is one of the nation's largest financial holding companies. The company operates through an extensive banking network primarily in Ohio, Illinois, Indiana, Kentucky, Michigan, Missouri and Pennsylvania, and also serves customers in selected markets nationally. Its core businesses include commercial and retail banking, mortgage financing and servicing, consumer finance and asset management. For more information about National City, visit the company's Web site at NationalCity.com.

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