



CHRISTIANA
BANK & TRUST

Subsidiary of National Penn

CHRISTIANA BANK
& TRUST COMPANY - WHO WE ARE



Christiana Bank & Trust Company is a publicly held Delaware banking corporation founded in 1993 dedicated to providing exceptional personal service and professional assistance to individuals, families and corporate and institutional clients.

Christiana Bank & Trust Company has built a worldwide reputation for administering and servicing a wide range of corporate trust issues. These issues range from TIA corporate debt, trust-originated preferred securities, asset-backed and specialized securitizations, voting and collateral trusts, municipal debt issues and a variety of escrow and agency appointments.

THE BENEFITS OF OUR
CORPORATE TRUST & AGENCY SERVICES

Providing superior client service and focusing on the details of your transaction is our first concern.

At Christiana Bank & Trust Company we work closely with our clients. We focus on your particular needs providing solutions to the many complexities that face an issuer in the corporate trust marketplace today. Our client base includes major corporations, prominent banks, transportation companies and financial service companies.

Christiana Bank & Trust Company offers a comprehensive list of corporate trust services. Our corporate trust professionals have proven themselves and have demonstrated the experience to handle any type of complex transaction. Whether you are a local, regional, national or international organization, we deliver the specialized service and expertise in a single place to facilitate and implement your transaction.

OUR EXTENSIVE EXPERIENCE INCLUDES:

Indenture Trustee

Christiana Bank & Trust Company will administer the bond issues as directed by the trust indenture and the structure and mechanics of the bond financing, including terms, conditions, restrictions, investments, default, remedies, covenants and disclosure requirements.

Successor Trustee

Christiana Bank & Trust Company may replace a current trustee at the request of the issuer/borrower when there are service issues or when a conflict arises.

Paying Agent

In accordance with payment schedules, Christiana Bank & Trust Company will make all periodic payments of interest and principal on certificated and/or book-entry bonds.

Escrow Agent

Christiana Bank & Trust Company will act as a neutral third party to hold and disburse funds or other property based on terms detailed in the governing document.

- *Bankruptcy*
- *Merger and Acquisition*
- *Class Action/Litigation*
- *Structured Settlement*
- *Governmental/Environmental Protection*
- *Indemnification*
- *Construction/Contractor Retention*
- *Software Licensing/Source Code*
- *Real Estate Purchase and Sale/1031 Exchange*
- *Personal Property/1031 Exchange*
- *Insurance Company Deposits*
- *Private Placements/Subscriptions*
- *Business Escrows*

Owner Trustee

Christiana Bank & Trust Company will hold title to trust asset(s), issue certificates of beneficial ownership, and issue notes to the investors/lenders. We will also forward notices to designated parties, work in conjunction with the servicing agent and act upon direction of the beneficial owner.

Delaware Statutory Trust

Christiana Bank & Trust Company facilitates many transactions utilizing the Delaware Statutory Trust Act (DST). A DST is the preferred form of trust arrangement for asset-backed securitizations, trust preferred securities, collateral trusts and liquidating trusts. Also, our Wilmington, Delaware office provides custody services for Delaware investment holding companies.

Registrar and Transfer Agent

Christiana Bank & Trust Company will verify that only the authorized numbers of bonds are issued. We will maintain records of the registered debt-holders.

Investment Agent

Christiana Bank & Trust Company will invest funds within stated guidelines or according to cash flow requirements.

Independent Director, Manager and Special Member Services for SPV's

Christiana Bank & Trust Company can provide an independent director or a manager should your transaction require one.

OTHER SERVICES PROVIDED

Common Law Trusts

Liquidating Trusts

Insurance Trusts

LLC Services

Trust Preferred Securities

Public Finance Transactions

Collateral Agent

Custody Investment/Services

Document Custodian

Voting Trusts

Dissemination Agent

Tender Agent

Master Trusts

Fiscal Agent

THE BENEFITS OF WORKING WITH CHRISTIANA BANK & TRUST COMPANY

Depth of Experience:

When it comes to administering complex corporate trust issues, there's no substitute for experience. Our trust professionals have that experience – in abundance. With experience ranging from 10 – 30 years our team members have the specialized knowledge necessary to ensure that your corporate trust issue will be handled with great care and attention to detail.

A Superlative Level of Service:

Our corporate culture always places the interests of our clients first. Our trust professionals are committed to meeting each of our client's needs efficiently and proactively.

A Focus on the Important Issues:

Our work and development on corporate trust accounts is very important to our firm. Corporate Trust is not a sideline. It is a large component of our overall business mix. That's one reason we seek out and hire the best professionals in the field.

Our Team Approach:

Our multidisciplinary team of professionals works closely with each issuer's legal and financial advisors to ensure that all closings and each transaction is handled smoothly and efficiently.

An Invitation

We invite you to contact us for further information in order to learn about the unique and personalized service that will be provided by our Corporate Trust & Agency Service Team

For more information, please contact:

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