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Huntington Bank and Columbus Housing Partnership Announce First Columbus Family to Buy a Home Through the Huntington Homeownership Alliance

COLUMBUS, Ohio, July 30 /PRNewswire / -- The Columbus Housing Partnership (CHP) and Huntington National Bank today named the first family to buy a home through the Huntington Homeownership Alliance. The 3-year, \$10 million alliance was launched just three months ago to provide housing counseling, foreclosure prevention services and affordable mortgages to Central Ohioans.

The house, located in the city of Columbus, was purchased by Brooklynn and Philip C. Hahn, Columbus residents who might not otherwise have been able to obtain an affordable mortgage to purchase the home.

The Hahns are the first of at least 100 people who will be able to purchase homes here in Central Ohio through the Huntington Homeownership Alliance.

"At Huntington we know the importance of homeownership for our community and our economy," said Huntington President and CEO Stephen D. Steinour. "We established this groundbreaking program to help families purchase homes or remain in their homes. We know homeownership helps families and stabilizes neighborhoods."

"We have seen many people who would like to purchase a home but are not sure if the time is right," said Amy Klaben, President and CEO of Columbus Housing Partnership. "These first of many buyers demonstrate that our Alliance is working and able to help those who have not been able to find an affordable loan."

These innovative 30-year fixed rate loan products, together with the federal government's \$8,000 tax credit for people who have not owned a home in the past three years, could create over 100 new home owners in our community.

CHP services will also be expanded through a new virtual "Homeownership Center." The online tool will use the Internet and interactive capabilities to provide housing education-related services to a broader audience.

"Home ownership strengthens our neighborhoods and provides families with a way to build wealth and stability for their future," said Council President Michael C. Mentel. "The Alliance is a clear sign of Huntington's commitment to Columbus and the people of this great city."

Nine thousand households are expected to take part in the joint program by receiving counseling from CHP. In addition, Huntington is providing \$10 million in 30-year, fixed-rate mortgages with low closing costs and potentially below-market interest rates, which are

available to anyone purchasing CHP homes. Huntington associates and mortgage clients will receive special invitations to participate in CHP programs.

Lastly, the Homeownership Alliance is also enabling CHP to better respond to the foreclosure crisis affecting our community. This innovative partnership is providing the tools and products necessary to address the needs of Central Ohioans and expand those services to those in need of homeownership and foreclosure-related services. To learn more about CHP programs call 614-221-8889.

About Huntington

Huntington Bancshares Incorporated (Nasdaq: HBAN) (www.huntington.com) is a \$52 billion regional bank holding company headquartered in Columbus, Ohio. Huntington has more than 143 years of serving the financial needs of its customers. Huntington's banking subsidiary, The Huntington National Bank, provides innovative retail and commercial financial products and services through over 600 regional banking offices in Indiana, Kentucky, Michigan, Ohio, Pennsylvania, and West Virginia. Huntington also offers retail and commercial financial services online at huntington.com; through its technologically advanced, 24-hour telephone bank; and through its network of almost 1,400 ATMs. Selected financial service activities are also conducted in other states including: Private Financial and Capital Markets Group offices in Florida and Mortgage Banking offices in Maryland and New Jersey. Huntington Insurance offers retail and commercial insurance agency services in Indiana, Ohio, Michigan, Pennsylvania, and West Virginia. International banking services are made available through the headquarters office in Columbus, a limited purpose office located in the Cayman Islands, and another located in Hong Kong.

About Columbus Housing Partnership (CHP)

Established in 1987, CHP is a private, nonprofit organization that provides quality, affordable housing and related services to low and moderate income households in the Central Ohio area. Founded on the belief that a decent and affordable home is the cornerstone of family life and a healthy community, CHP has developed 4,000 single and multifamily affordable homes which have served 23,000 people. CHP offers free homeownership education, financial literacy and foreclosure counseling programs, which will serve over 2,600 families this year. In addition, CHP operates 28 affordable rental communities throughout Central Ohio and provides programs that offer residents support and the opportunity to make their homes and family safe, stable and secure.

Columbus Housing Partnership is a charter member of the NeighborWorks America network and a partner of the Enterprise Foundation and the Housing Partnership Network. For more information, please visit www.chpcolumbus.org.

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