

According to Rod Porter, President of Sonabank, "This is an excellent transaction not only for our customers but our shareholders as well. We expect the merger to be accretive to Southern National Bancorp's earnings in the first quarter following consummation.

About SonaBank N.A.

Southern National Bancorp raised \$35 million in a private offering in March 2005. Southern National Bancorp is the holding company for Sonabank a nationally chartered commercial bank. Sonabank opened on April 14, 2005. Sonabank is headquartered in its Charlottesville, Virginia branch, at 1770 Timberwood Drive in the Forest Lakes shopping center. Sonabank also has a Loan Production Office at 230 Court Square in Charlottesville. Sonabank's Administrative Offices are located at 550 Broadview Avenue in Warrenton, Virginia, where Sonabank expects to open a branch later this year.

In December 2005, Sonabank closed on the purchase of the First Community Bancorp branch in Clifton Forge, Virginia. As of June 30th 2006 the Clifton Forge branch had deposits of \$44 million compared to \$44.3 million at the time of acquisition. Moreover, Clifton Forge has proven to be an attractive source of Small Business Administration (SBA) loans for Sonabank which is an approved SBA PLP lender.

Sonabank's Chairman and CEO is Georgia Derrico and its President is Rod Porter. Georgia and Rod held the same positions at Southern Financial Bank until it was sold to Provident Bank in April 2004. Southern Financial was a \$1.4 billion bank with 34 branches at the time of its sale. Southern Financial was founded by Georgia Derrico in 1986. Prior to the sale Southern Financial had opened 14 de novo branches and had bought two commercial banks and two thrifts.

About 1st Service Bank

1st Service Bank began operations in December 2000. From a single branch on Old Dominion Drive in McLean, Virginia, it grew to total assets of \$120 million by late 2005. It opened a second branch in Reston, Virginia, in January 2006 and is scheduled to open a branch in Fairfax, Virginia, next month.

1st Service had a Mortgage Division which was profitable until late 2005 when the environment for mortgage lending deteriorated significantly. The Division was closed in April 2006.

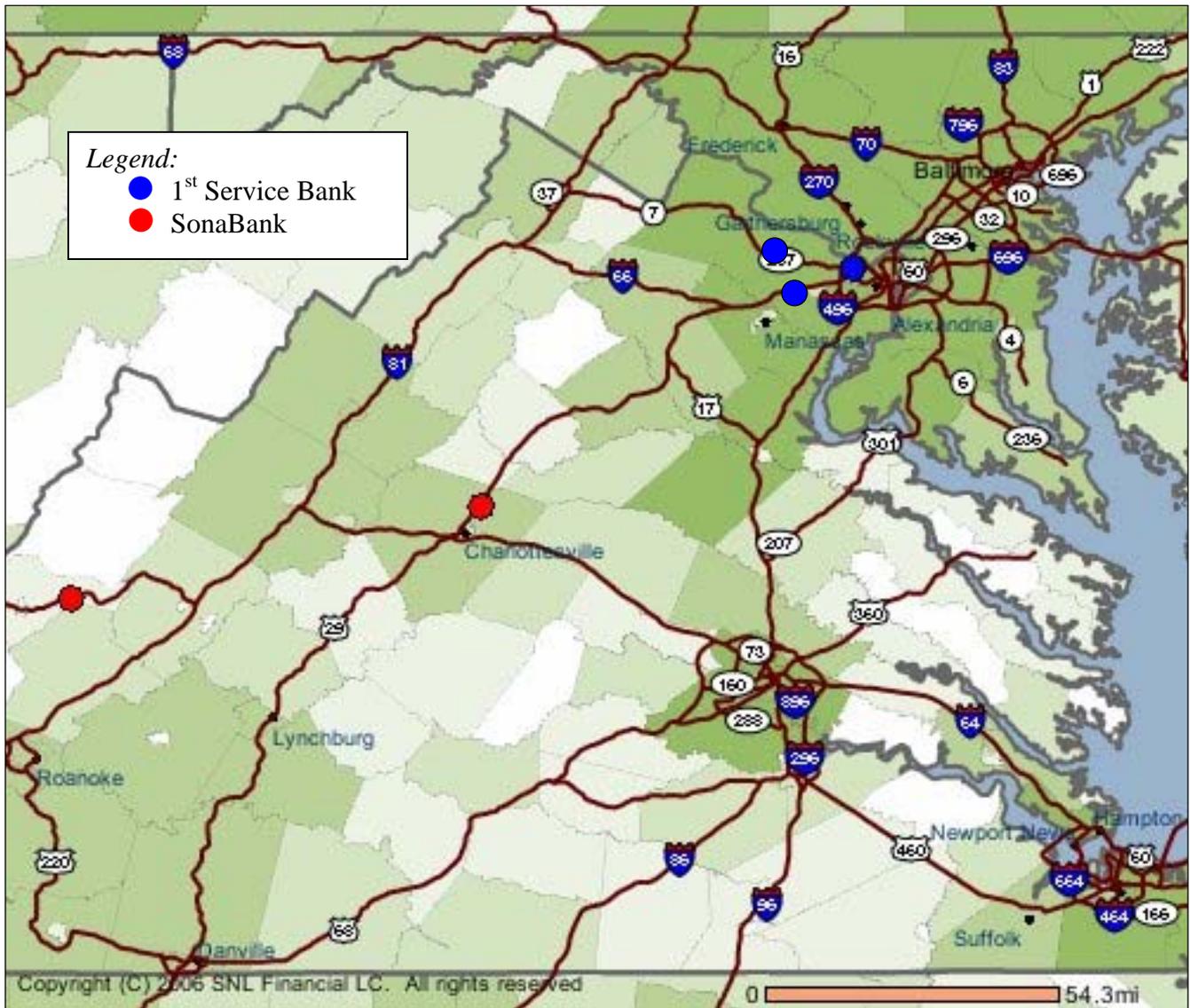
Beyond the Mortgage Division, 1st Service has been a community oriented bank with local shareholders and local business and retail customers and has differentiated itself by offering a high level of customer service. That will continue to be the case in the combined entity. Ernie Tressler has been a banker in Northern Virginia since 1970. He was with the Arlington Trust Company, Continental Federal and Horizon Bank before founding 1st Service.

The Combined Entity going forward

Combined the two institutions will have a legal lending limit of just under \$6 million (compared to \$1.4 million for 1st Service today) and an enviable set of business relationships throughout many of Virginia's best markets. Georgia, Rod and Ernie and the key lenders at Sonabank and 1st Service have deep relationships with Virginia businesses developed over many years.

Sonabank was advised in this transaction by FIG Partners and 1st Service by Milestone Advisors, LLC.

Pro Forma Branch Map



Pricing: Values & Ratios

Aggregate Deal Price (\$million)	\$13.1
Announced Date	7/10/2006
Anticipated Closing Date	Q4 2006
Form of Consideration	65% Stock / 35% Cash
Consideration Structure	Fixed Price
Price-to-Tangible Book Value	166.3%
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Price-to-12 Months Trailing Earnings	NM
Premium-to-Core Deposits	7.0%
Price-to-Total Assets	10.7%