

## Senior Debt Lenders in Southern California

Senior debt lenders typically consist of banks, commercial finance companies, factors, investment funds and other financial institutions that provide secured corporate debt that has priority with respect to interest and principal over other classes of debt and equity. Senior debt is normally secured by the assets of the company on which the lender has placed a first lien and has a first call on the company's cashflow for the payment of principal and interest. Principal is amortized over the life of the loan and interest is paid in cash in quarterly installments. In return for the low risk relative to the rest of the capital structure, senior debt lenders provide loans at the lowest cost of capital for an issuer, usually in the form of either a fixed or floating rate of interest pegged to a spread over Prime or LIBOR. In the event the issuer goes bankrupt, senior debt is first in line for repayment ahead of other unsecured creditors (trade, subordinated debt) or equity holders.

<b>Company</b>	<b>Website</b>	<b>Address</b>	<b>Primary Contact</b>
American Business Bank *	<a href="http://www.americanbusinessbank.com">www.americanbusinessbank.com</a>	523 West 6th Street Suite 900 Los Angeles, CA 90014	Robert F. Schack Chairman Tel: 213-430-4029 Email: <a href="mailto:rschack@americanbusinessbank.com">rschack@americanbusinessbank.com</a>
Bank of America Commercial Finance Corporation *	<a href="http://www.bankofamerica.com">www.bankofamerica.com</a>	523 West 6th Street Suite 900 Los Angeles, CA 90014	Daniel C. deBrauwere Division President Tel: 626-584-4567 Email: <a href="mailto:daniel.c.debrauwere@bankofamerica.com">daniel.c.debrauwere@bankofamerica.com</a>
Bank of America Corporation *	<a href="http://www.bankofamerica.com">www.bankofamerica.com</a>	Bank of America Plaza 333 South Hope Street Los Angeles, CA 90071	Scott Lang Senior Vice President, Commercial Banking Tel: 213-621-7163 Email: <a href="mailto:scott.lang@bankofamerica.com">scott.lang@bankofamerica.com</a>
City National Corp. *	<a href="http://www.cnb.com">www.cnb.com</a>	City National Center 400 North Roxbury Drive Beverly Hills, CA 90210	Rod Banks Executive Vice President of Commercial Banking Services - City National Bank Tel: 310-888-6000 Email: <a href="mailto:rod.banks@cnb.com">rod.banks@cnb.com</a>
DBS Bank Ltd. *	<a href="http://www.dbs.com">www.dbs.com</a>	445 South Figueroa Street Suite 3550 Los Angeles, CA 90071	David Lee Relationship Manager, Commercial Lending Tel: 213 627-0222 Email: <a href="mailto:davidalanlee@dbs.com">davidalanlee@dbs.com</a>
East West Bancorp Inc. *	<a href="http://www.eastwestbank.com">www.eastwestbank.com</a>	135 North Los Robles Avenue 7th Floor Pasadena, CA 91101	Agung Imansjah Assistant Vice President Tel: 626-768-6690 Email: <a href="mailto:aimansjah@eastwestbank.com">aimansjah@eastwestbank.com</a>
First Regional Bank *	<a href="http://www.firstregional.com">www.firstregional.com</a>	1801 Century Park East Los Angeles, CA 90067	Carolyn Zarro-Nicholson Executive Vice President Tel: 310-552-1776 Email: <a href="mailto:cnicholson@firstregional.com">cnicholson@firstregional.com</a>
GBC International Bank *	<a href="http://www.gbcib.com">www.gbcib.com</a>	12301 Wilshire Boulevard Los Angeles, CA 90025	David Eagleson EVP, Chief Credit Administrator Tel: 310-826-4228 Email: <a href="mailto:eeagleson@gbcib.com">eeagleson@gbcib.com</a>
HSBC Bank USA, N.A. *	<a href="http://www.us.hsbc.com">www.us.hsbc.com</a>	660 South Figueroa Street Suite 800, Los Angeles, CA 90017	Steven T. Brennan First Vice President & Snr. Relationship Manager Tel: 213-553-8003 Email: <a href="mailto:steven.t.brennan@us.hsbc.com">steven.t.brennan@us.hsbc.com</a>
Manufacturers Bank *	<a href="http://www.manubank.com">www.manubank.com</a>	515 South Figueroa Street Los Angeles, CA 90071	Marie Caceres Vice President, Area Manager, Commercial Finance Tel: 213-489-6770 Email: <a href="mailto:mcaceres@manubank.com">mcaceres@manubank.com</a>
Union Bank of California N.A. *	<a href="http://www.uboc.com">www.uboc.com</a>	400 California Street, 1st Floor San Francisco, CA 94104	Bitu Ardalan Market President Tel: 213-236-4182 Email: <a href="mailto:bitu.ardalan@uboc.com">bitu.ardalan@uboc.com</a>
U.S. Bank *	<a href="http://www.usbank.com">www.usbank.com</a>	633 West Fifth Street, 30th Floor Los Angeles, CA 90071	Robert Richards Senior Vice President Tel: 213-615-6421 Email: <a href="mailto:bob.richards@usbank.com">bob.richards@usbank.com</a>
Wells Fargo Business Credit, Inc. *	<a href="http://www.wellsfargo.com/com/bus_finance/wfbc">www.wellsfargo.com/com/bus_finance/wfbc</a>	245 South Los Robles Avenue Suite 700 Pasadena, CA 91101	Jeffrey Cristol Vice President, Relationship Manager Tel: 626-685-4222 Email: <a href="mailto:jeffrey.cristol@wellsfargo.com">jeffrey.cristol@wellsfargo.com</a>
Wells Fargo & Company *	<a href="http://www.wellsfargo.com">www.wellsfargo.com</a>	333 South Grand Avenue 9th Floor Los Angeles, CA 90071	Doug Rosenthal Vice President Tel: 213-253-6141 Email: <a href="mailto:douglas.h.rosenthal@wellsfargo.com">douglas.h.rosenthal@wellsfargo.com</a>

\* Denotes LAEDC member firm

## Senior Debt Lenders in Southern California

Wells Fargo Foothill, Inc. *	<a href="http://www.wffoothill.com">www.wffoothill.com</a>	2450 Colorado Avenue, Suite 3000 Santa Monica, CA 90404	Scott Diehl President of Commercial Finance Division Tel: 310-453-7300 Email: Scott.Diehl@wellsfargo.com
1st Enterprise Bank	<a href="http://www.1stenterprisebank.com">www.1stenterprisebank.com</a>	818 West 7th Street Suite 220 Los Angeles, CA 90017	David K. Plourde Regional Vice President Tel: 213-430-7040 Email: dplourde@1stenterprisebank.com
Ares Private Debt Group	<a href="http://www.aresmgmt.com">www.aresmgmt.com</a>	1999 Avenues of the Stars Suite 1900 Los Angeles, CA 90067	Eric Beckman Managing Director Tel: 310-201-4215 Email: beckman@aresmgmt.com
California United Bank	<a href="http://www.californiaunitedbank.com">www.californiaunitedbank.com</a>	15821 Ventura Boulevard Suite 100 Encino, CA 91436-5203	David I. Rainer President & CEO Tel: 818-257-7775 Email: drainer@californiaunitedbank.com
CIT Group, Inc.	<a href="http://www.cit.com">www.cit.com</a>	300 S. Grand Avenue 3rd Floor Los Angeles, CA 90071	Stephen Fetzko Senior Vice President Tel: 415-249-0431 Email: stephen.fetzko@cit.com
Comerica Incorporated	<a href="http://www.comerica.com">www.comerica.com</a>	301 East Ocean Blvd Suite 1800 Long Beach, CA 90802	Joseph P. Yurosek Senior Vice President, Western Market Tel: 562-590-2561 Email: jpyurosek@comerica.com
Crystal Capital	<a href="http://www.crystalcapital.com">www.crystalcapital.com</a>	Universal City 10 Universal City Plaza, 20th Floor Los Angeles, CA 91608	Steve Krawchuk Managing Director Tel: 323-839-5526 Email: skrawchuk@crystalcapital.com
Farmers & Merchants Bank of Long Beach	<a href="http://www.fmb.com">www.fmb.com</a>	302 Pine Avenue Long Beach, CA 90802	Henry Walker Executive Vice President Tel: 562-499-4824 Email: henry.walker@fmb.com
Fifth Street Capital	<a href="http://www.fifthstreetfinance.com">www.fifthstreetfinance.com</a>	15233 Ventura Boulevard Penthouse 2 Sherman Oaks, CA 91403	Juan Alva Partner, Head of Origination Tel: 818-990-3144 Email: juan@fifthstreetcap.com
GE Commercial Finance	<a href="http://www.gecommercialfinance.com">www.gecommercialfinance.com</a>	350 South Beverly Drive Beverly Hills, CA 90212	Rocky Gor Senior Vice President Tel: 310-284-2708 Email: rocky.gor@ge.com
GMAC Commercial Finance	<a href="http://www.gmaccf.com">www.gmaccf.com</a>	444 South Flower Street 45th Floor Los Angeles, CA 90071	Fred Gaylord Senior Vice President Tel: 213-284-3684 Email: fgaylord@gmaccf.com
JPMorgan Chase & Co.	<a href="http://www.jpmorganchase.com">www.jpmorganchase.com</a>	1999 Avenue of the Stars 26th Floor Los Angeles, CA 90067	Paul Rand Senior Originator Tel: 310-860-7261 Email: paul.a.rand@chase.com
Orion Capital Corporation	<u>No Website available</u>	711 West Kimberly Avenue Suite 145 Placentia, CA 92870	Rob Parks Executive Vice President Tel: 951-733-3955 Email: rjpcconnect@sbcglobal.net
Rabobank, N.A.	<a href="http://www.rabobank.com">www.rabobank.com</a>	Ontario Financial Service Center 3800 Concourse, Suite 350 Ontario, CA 91764	Mark Orlando Vice President, Senior Relationship Manager Tel: 909-758-4784 Email: mark.orlando@rabobank.com
Vintage Capital Group, LLC	<a href="http://www.vintage-vfm.com">www.vintage-vfm.com</a>	11611 San Vicente Blvd. Suite 1000 Los Angeles, CA 90049	Mark Sampson Co-Founder and Managing Director Tel: 310-979-9090 Email: msampson@vintage-vfm.com

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