



WESTERN PEAKS FINANCIAL CORPORATION

A FULL SERVICE REAL ESTATE FINANCE AND INVESTMENT COMPANY

FINANCIAL PRODUCTS UPDATE

March, 2012

Western Peaks Financial Corporation provides a broad range of debt and equity capital products to qualified real estate owners, developers, operating firms and builders. We finance premium middle-market commercial and residential real estate.

Since 1995, our experience, expertise, resources and capital make Western Peaks the preferred provider and manager of private funds.

Typical Transactions: \$1,250,000 - \$5,500,000

Property Valuations: \$5,500,000 to \$30,000,000

Geography: Western States

Property Classes: Premium Middle-Market Commercial and Residential Real Estate and Development

Products: Senior Bridge Loans
Acquisition Loans
Preferred Equity JV's
Subordinated Debt

Note Acquisitions: Western Peaks finances commercial notes and portfolios (performing & non-performing)

Use of Capital: Our funds may be utilized for acquisitions, capital & tenant improvements, renovation, sales & marketing programs, development, capital restructures, work-outs, short-sales, etc.

Rates & Points: Risk adjusted, starting at 9.5%, 3 points

Typical Terms: 18 – 48 months, subject to extension options.

Extension Options: Case by Case

Amortization: Case by case

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