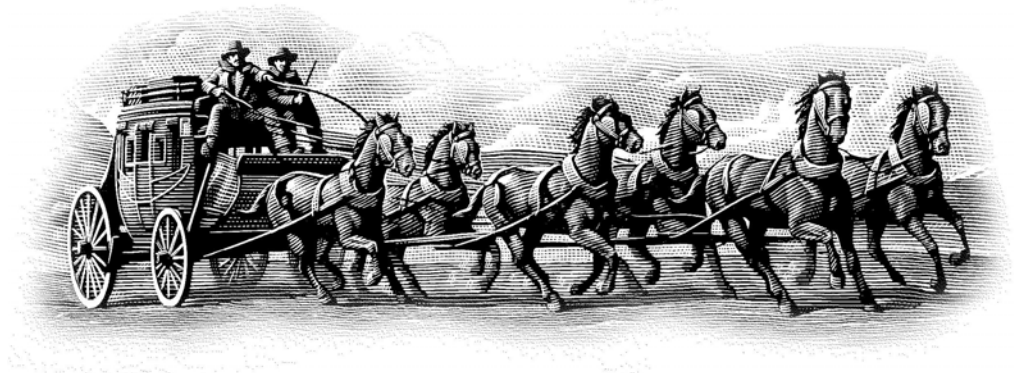


Defrosting the Market

June 25, 2009

WELLS
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Agenda

- **The Genie and the Business Owner**
- **How We Got Here**
- **Overview of the Current Credit Markets**
- **What if I'm not "Bankable?"**
- **International Banking**

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How We Got Here

- **3 – 9 – 12**
- **Pricing Risk**
- **Race to the Bottom**

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Overview of the Current Credit Markets

- Healthier banks are open for business
- Securitization market is “tennis shoes up”
- Access to capital is far more important than the cost of capital

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What if I'm Not "Bankable"

- **Asset Based Lending**
- **Mezzanine or Subordinated Debt**
- **Factoring**
- **P.O. Financing**

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International Banking

- **The World is Flat**
- **“BRIC’s” are the Growing Economies**
- **Foreign Exchange**
- **Trade Finance**

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Thank You!

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