

Dave Weiant
Senior Vice President/Chief Lending Officer

Dave was born in Philadelphia PA and moved to California in 1999. He brings over 30 years of banking experience and 25 years of Commercial and Construction lending to Provident Bank.

Dave began his banking career in the East Coast working with local community banks as a residential mortgage and construction lender. As these banks were bought by larger banks Dave moved into commercial lending at Commerce Bank. At Commerce Bank Dave rose to regional manager for Camden County and taught sales and service at Commerce University. After brief stints at GMAC mortgage and Rutgers Law School, Dave moved to North Dakota to run the branch banking division for BNC National Bank. Seeking a warmer climate, he moved his family to California where he joined Foothill Independent Bank. In 2001 Dave became EVP Branch Administrator Business Bank of California. At Business Bank Dave ran the commercial lending group and the Southern California branches. Dave joined Professional Business Bank in June of 2006 as Director of Corporate Banking. His responsibilities include the managing the commercial lenders, CalCAP asset-based lending group, SBA lending divisions, and Construction Lending.

In June of 2007 Dave joined Provident Bank as the Chief Lending / Credit Officer. Provident is a \$1.3 Billion dollar savings bank headquartered in Riverside California. Dave oversees the Business Banking, Construction, CRE, Quality Control, Loan Service, and IAR departments. Provident has a portfolio of over \$1 Billion in commercial and residential real estate.

He is a graduate of Pacific Coast Banking School and University of Delaware.

David Ruffin, Principal, IntelliCredit™, a division of QwickRate

David's extensive experience in the financial industry includes an emphasis on credit risk in a variety of roles that range from bank lender and senior credit officer to the co-founder of IntelliCredit and its technology that is revolutionizing a decades-old loan review process. David was also a co-founder of the successful Credit Risk Management, LLC consultancy and professor at several banking schools. A prolific publisher of credit-focused articles, he is a frequent speaker at national and state trade association forums, where he shares insights gained helping lending institutions evaluate credit risk—in both its transactional form as well as the risk associated with portfolios based on a more emergent macro strategy. Over the course of decades, he has led teams providing thousands of loan reviews and performed hundreds of due diligence engagements focused on M&A and capital raising. David holds a B.A. from the University of North Carolina-Chapel Hill, a M.S. from East Carolina University and multiple degrees from the American Bankers Association's graduate lending schools.

David Whorl

David Whorl serves as the Executive Vice President and Chief Credit Officer at HCN Bank, a position he has held since 2017. He initially joined the bank, previously known as The Bank of Hemet, in 2008, where he has served in several capacities, including Chief Lending Officer and Commercial Loan Manager. In his current role, he oversees all aspects of lending and credit operations. Before his tenure at HCN Bank, Mr. Whorl began his banking career with Provident Bank in Riverside, CA, in the late 1990s. During his time there, he held various roles, predominantly focusing on Commercial Real Estate Production, Secondary Marketing, and Credit Analysis. Mr. Whorl has been married for over 25 years and is a proud father of four sons and grandfather to two grandsons.

Eusebio Cordova, Jr.

Eusebio Cordova, Jr., is the Executive Vice President, Chief Credit Officer for American Riviera Bank. In his current role Eusebio oversees loan servicing, credit underwriting and credit support. Mr. Cordova joined the Bank in 2009 as a senior commercial lending officer. For the past several years he has served as commercial banking team leader and managed a large and complex loan portfolio. Mr. Cordova was promoted to Senior Vice President in 2015 in recognition of his significant contributions to the Bank. He has experience in all of the Bank's lending types including construction, commercial real estate, residential real estate, business lending and consumer lending. Mr. Cordova graduated in 2019 from Pacific Coast Banking School. He earned a Bachelor of Science Degree in Business and a minor in Economics from California State University Channel Islands. In 2017, Eusebio was recognized as being one of the top 40 professionals under 40 years of age in the Tri-Counties from the Pacific Coast Business Times. Mr. Cordova is the recipient of the 2016 Pacific Coast Business Times Latino Business Award for Banking and Finance. He is a Leadership Santa Barbara County Alumni, has served as a Leadership Advisor and currently serves on the Finance Committee for the Visiting Nurse and Hospice Care in Santa Barbara.

Meet Heidi DeMattos -

Heidi is Mission Valley Bank's Senior Vice President & Manager of Accounts Receivable Lending. A skilled commercial lender, Heidi brings over 15 years of business financing expertise --earning her a solid reputation as an accomplished and knowledgeable Business Banker.

Heidi strives to build long lasting relationships by providing superior service, professional guidance as well as education to her clients for all of their business financing and banking needs. Her depth of experience in Accounts Receivable, Commercial Real Estate, SBA, Equipment financing and all areas of C&I Lending provide her the knowledge base to deliver unique solutions tailored to each of her client's specific needs and goals.

Mission Valley Bank was established with the core principal of providing unique financial solutions and superior service to growing businesses. We are dedicated to earning the role as a Trusted Advisor to each of our clients, which enables us to provide a great deal more than just outstanding banking products and services. Our commitment to developing a partnership with each client enables us to provide something that cannot be found at any other bank.

We do not just talk about relationship banking, we create it. Heidi's dedication to the success of her clients makes her her an integral member of our outstanding team of relationship bankers.

MissionValleyBank.com



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Jeff A'ana, Director of Origination, Investment Real Estate

United Business Bank

Jeff has over 20 years of experience in the financial banking industry, across a multitude of commercial banking functions. He has built his career on spearheading and managing successful teams in the capital markets space. He is institutionally trained and has held senior roles for the past 15 years. His expertise spreads across a vast area of financial services including business banking, investments, residential real estate lending, small business lending, participation lending and commercial real estate capital markets. He has a track record of success in closing simple to complex deals and has funded over \$1.5B in loan transactions. Jeff has earned his undergraduate in Finance from San Jose State University and has been awarded numerous awards and certificates throughout his financial career.

Jim Ely

President of sbfdoc.org, the Small Business Development Corporation of Orange County



Jim is the president of sbfdoc.org, the Small Business Development Corporation of Orange County, which is a financial development corporation providing loan guarantees through the state of California Infrastructure and Economic Development Bank.

In 1984 Jim started doing SBA loans and now owns sbapro.com which helps banks and borrowers participate in the SBA 7(a) loan program.

Jim is also the Vice Chairman of California International Bank.

In 2015 Jim was recognized by the US Small Business Administration as their Financial Services Champion of the Year.

Justin Eichman, MAI

AEI Consultants, Market Leader West/Midwest

Justin Eichman serves as Market Leader of Valuations in the West and Midwest, U.S. In this role, Justin is responsible for expansion of AEI's valuation services, client relations, leading the valuation team, and assuring quality control. Additionally, Justin is responsible for overseeing cross-functional collaboration between AEI's valuation and environmental teams to provide consistency within a full suite of commercial real estate valuation and environmental due diligence products.

Justin has over two decades of commercial real estate experience. Prior to joining AEI, he led a national commercial valuation and consulting firm, was a partner in private commercial real estate debt fund, and was a Director of Mortgage Banking with Gantry in the San Francisco office.

Justin earned a Bachelor of Architecture (BArch) degree and an MBA in Finance from Cal Poly, San Luis Obispo. He is a designated member of the Appraisal Institute, holds certified general appraisal licenses in multiple states, and has a CA Real Estate Brokers license.

Kelly Bruns
President and CEO

As President and CEO of Premier Audit Solutions, Kelly Bruns leads the majority of the company's credit reviews, as well as oversees client relationships, marketing, and operations.

Kelly has over 25 years of banking experience with expertise in commercial underwriting, credit administration, relationship management, special assets, ACL methodology, portfolio concentration management, stress testing, executive management, and credit review. Kelly began her banking career at Wells Fargo Bank in Napa, CA and has since worked at several regional and community banks throughout Northern California. She has experience working with Boards of Directors, regulators, and various external auditors. She has been a Commercial Underwriter, Commercial Loan officer, Credit Administration Officer, Special Assets Officer, and a Chief Credit Officer. Kelly has worked with the Boards of Directors and management of various troubled financial institutions to successfully turn around problem loan portfolios and improve credit administration practices. She became a Loan Examiner in 2013, working with Restuccia & Harrison, Inc. (now Premier Audit Solutions), hoping to share her experience and insight with community banks to help strengthen credit administration, improve asset quality, and reduce problem credits and loan fraud.

She has been awarded both a Bachelor's degree in Business Administration, with a concentration in Risk Management and Insurance, and a Master's degree in Business Administration, with a concentration in Finance from California State University, Sacramento.

Mark Messick

Director of Product, Lending & Deposits

Jack Henry™

mmessick@jackhenry.com



Mark came to Jack Henry in 2008 and has 30 years of experience in banking and finance. After starting his career as a lender with Union Planters Bank, Mark spent time helping community-based financial institutions provide small businesses with cashflow, pioneering an accounts receivable valuation software for the healthcare industry, and now leads Jack Henry's efforts to create the account origination ecosystem of the future.

He and his team currently provide the strategic vision and prioritization of product enhancements for all things loans and deposits.

Mark is passionate about innovation in this space and is an advocate for leveraging technology to enhance human interactions, improve efficiencies, and provide experiences that are modern and relevant for today's digital users, from applicants and existing accountholders to financial institution employees.

Mark and his wife Alicia have five children and five grandchildren and call Nashville home.

Michael Henry
Chief Credit Officer at Mission Valley Bank

Michael Henry has been in the banking and financial industry for 25 + years. He currently holds the title of Chief Credit Officer at Mission Valley Bank wherein he oversees Credit Administration, the Relationship Managers, Special Assets, Loan Operations, Accounts Receivable Financing, and the Community Development Department. Prior to his employment with Mission, he served as the Director of Credit Administration with United Business Bank, Credit Manager at Poppy Bank, and Credit Administrator for Plumas Bank. He has a proven track record of building and maintaining a high-performance team, all the while enjoying massive growth and success.

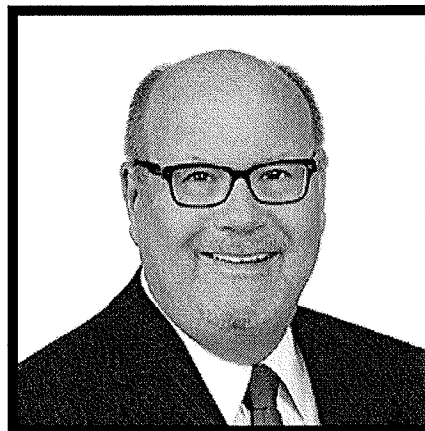
Michael Butler
Supervisory Examiner, FDIC

Michael Butler is currently a supervisory examiner in the FDIC Orange County Field Office. Michael began his FDIC career in the Salt Lake City Field Office Territory in 2005 and was commissioned in 2008. Michael held a number of roles and positions while in the SLC territory overseeing large and complex industrial loan corporations and community banks. In 2014 Michael took a senior examiner position in the Orange County Field Office where he was assigned to several large institutions in various roles, including asset manager and examiner-in-charge. Michael has experience in leading exams of large, complex, and problem banks. Additionally, Michael has experience reviewing diverse loan portfolios, including syndicated credits, cash flow (leverage) loans, asset-based loans (A/R and inventory), small business lending, venture capital lending, security monitoring lending, construction and development, CRE, multifamily, and equipment financing. Michael has been an FDIC instructor for new employees since 2011, teaching Introduction to Examinations and Loan Analysis School. Michael graduated with a Bachelor of Science in Economics from the University of Utah, Salt Lake City, Utah. He also graduated from the Pacific Coast Banking School in 2014.

Scott O. Smith

Orange County, California
Shareholder

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Areas of Practice & Industry Specialties

Insolvency & Financial Law Group; Litigation; Fiduciaries, Receivers & Trustees; Financial Institutions Law; Title Insurance & Escrow; Agribusiness

Scott O. Smith is a Shareholder in the Financial Institutions, Litigation and Insolvency & Financial Law groups, working in both the Orange County office of Buchalter. Mr. Smith focuses his practice on representing financial institutions, with an emphasis in creditor's rights, commercial litigation, prejudgment remedies, receiverships, real estate, collections, loan workouts, restructuring and insolvency issues. Mr. Smith also has extensive experience in defense litigation, including lender liability and Uniform Commercial Code disputes.

Mr. Smith is a frequent speaker on bankruptcy, creditors' rights (secured and unsecured), provisional and post-judgment remedies, workouts and restructuring, lender liability, commercial law, and collection alternatives and strategy. Mr. Smith speaks at conferences and seminars including those presented by the Western Banking Association, California Community Bankers Network, Special Asset Managers Association, Financial Lawyers Conference, National Association of Chinese American Bankers, The Rutter Group, Robert Morris & Associates and the Los Angeles County Bar Association, as well as, in-house seminars for numerous financial institutions.

Mr. Smith, who is AV Preeminent rated by *Martindale Hubbell*, was selected a *2013 Top Rated Lawyer* in the area of Commercial Litigation by *American Lawyer Media*. In addition, Mr. Smith has been recognized in the *Best Lawyers in America*, Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law, for 2024.

Mr. Smith was a contributing author to The Rutter Group California Practice Guide, Enforcing Judgments and Debts, and has testified as an expert witness on those subjects.

Presentations

- Panelist, "High Hanging Fruit--Unusual And Out Of The Ordinary Levies," the Los Angeles County Bar Association Remedies Section in Los Angeles, CA, November 19, 2013
- Speaker, "Rehabilitation and Turn Around," the Special Asset Management Association Annual Convention in Ojai, CA, May 10, 2012
- Panelist, "The Non-Performing CRE loan," the Special Assets Management Association Annual Convention in Carlsbad, CA, May 12, 2010

Education

Mr. Smith received his B.S. in 1971 from the University of Southern California and his J.D. in 1974 from Loyola Law School.
