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Attention: Financial/Business Editor

News Advisory

Securities-based lending firm is seen as alternative funding source by mortgage bankers and brokers as the credit crunch tightens.

Indianapolis, IN – The nation's leading securities-based lending firm has been experiencing unprecedented inquiries from mortgage bankers and brokers investigating alternative sources of financing as the nation continues to experience a credit crunch that shows no signs of letting up.

Al Christy, Jr. founder and president, Equities First Holdings, LLC, unabashedly said, "Mortgage companies, mortgage bankers and financial capital groups are turning to Equities First Holdings to provide their clients with the two key elements that are vital to continued growth: financial liquidity and optimum security. Our securities-based lending has proven and is proving to be a godsend to investors and companies at a time when traditional capital markets are closed to obtaining their liquidity requirements."

In a recent *Indianapolis Business Journal* article, one of Equities First Holding's long-time clients, Greg Crane, said, "When I found Al Christy's company, it was a real answer to a prayer." For the full story, log on to www.ibj.com and archive the name Greg Crane.

Strategic partnerships blossom as traditional funding sources dry up:

Jeffrey P. Smith, who earned his stripes at Bank One, Solomon Barney and Goldman, Sachs & Co., is part of the Equities First Holdings Business Development Group. Jeffrey said, "In my 28 years in the mortgage market, I have never seen the type of excitement and interest by mortgage institutions and individual brokers as I have seen with Equities First Holdings securities lending service."

To underscore the credibility of Jeffrey's statement, Equities First Holdings has initiated and signed strategic-partnership agreements with 11 mortgage and financial institutions in just the past five months. The strategic partnerships are now able to offer clients money against their securities, providing much-needed financial relief for many individuals and/or their companies.



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Strategic-partnership arrangements as of the distribution of this release:

1. Chicago Bancorp
2. Metrocities Mortgage, LLC
3. Grander Financial
4. Manhattan Mortgage Company
5. Priority Financial Network
6. All Star Mortgage Company
7. Artice Funding
8. NBM Financial, Inc. (dba Niche Lending)
9. Apex Commercial Real Estate
10. PFS Capital Corp./Prime Financial Services
11. Tri-State Mortgage

In a recent meeting, AI advised Equities First Holdings team members that the severe credit crunch has shown little signs of letting up as the United States and global economies tighten their belts. This global credit tightening will definitely result in continued opportunities to offer securities-based lending opportunities to individuals who require both liquidity and security to alleviate the current lending stagnation.

Equities First Holdings, LLC, is a full-service, private, nonpurpose lender that specializes in securities-based loans to investors in need of prompt funding. Equities First Holdings provides terms based on its evaluation of the risk and future performance associated with the stocks, bonds or U.S. Treasuries to be pledged as collateral to maximize and maintain complete, yet proprietary, flexibility of the equity-loan process.

Equities First Holdings has executed successful securities-based lending transactions involving the American Stock Exchange, NASDAQ National Stock Market, NASDAQ Small Cap Stock Market, New York Stock Exchange, Over-the-Counter Bulletin Board and several foreign exchanges.