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CAPITAL FINANCE

Press Release

Capital Finance Adds Community Banking Lender Liability Expert

Capital Finance augments its expertise in agricultural finance and community bank litigation with the addition of Michael F. Richards

Indian Wells, California, Wednesday, January 13, 2010: Capital Finance is pleased to announce that Michael F. Richards has joined our firm as a consulting expert witness specializing in community bank litigation related matters. Richards brings a unique wealth and depth of experience built over thirty-four years of banking that further enhances Capital Finance's abilities on matters of extreme importance in today's economic climate. Richards has served for more than thirty years in various top level positions in the banking industry including five years as the President and Chief Executive Officer of the Bank of Bozeman (Montana).

"We are delighted to have someone with Michael's skills and experience associated with us," said Steven I. Fried, Principal of Capital Finance. "Especially during this period of turmoil between lenders and borrowers, Michael's expertise will be invaluable in assisting our clients" Fried added. Capital Finance is a licensed and bonded litigation support and testifying expert witness firm specializing in complex banking and finance matters. The addition of Mr. Richards brings the total of experts available through Capital Finance to five with combined industry experience of more than 125 years. Established in 1987, each person affiliated with Capital Finance possesses superior abilities in diverse areas of banking and finance such as complex commercial credit, loan participations, mortgage lending, community banking, branch operations and correspondent banking. Interested parties can obtain representative client, biographical and other information at www.BankingExpertWitness.com or by calling Steven I. Fried at (760) 776-5749.

For Release 9 a.m. PDT, Wednesday, January 13, 2010