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With more than \$20 billion in assets, Western Alliance Bancorporation is one of the country's top-performing banking companies and has ranked in the top 10 on the *Forbes* "Best Banks in America" list for four consecutive years, 2016-2019. Its primary subsidiary, **Western Alliance Bank**, Member FDIC, helps business clients realize their growth ambitions with local teams of experienced bankers who deliver superior service and a full spectrum of customized loan, deposit and treasury management capabilities. Business clients also benefit from a powerful array of specialized financial services that provide strong expertise and tailored solutions for a wide variety of industries and sectors. A national presence with a regional footprint, Western Alliance Bank operates individually branded, full-service banking divisions and has offices in key markets nationwide.

Resort Finance Team

Western Alliance Resort Finance provides financing to U.S.-based resort developers with an unmatched level of expertise and responsiveness. Since its organization in 2012, the group has grown into an industry leader, structuring and closing over \$1 billion in timeshare loans. Our solutions are ideal for experienced developers with an established track record of sales, marketing and resort management success. We're one of the few lenders in the resort industry that offers a complete portfolio of lending instruments, including the following loan types:

- Land acquisition
- Construction
- Inventory
- Receivable hypothecation
- Homeowner association (HOA)
- Management company

Resort Finance's unique advantage is combining the strong capacity and sophisticated product offerings of a large bank with the commitment and superior service of a specialized institution. We have the acumen and authority to cut through the red tape and make prudent lending decisions quickly in an ever-changing environment. Along with our group's leadership team, Resort Finance clients have access to Western Alliance's executive management, providing an unparalleled relationship approach to lending. For more information on the Western Alliance Resort Finance, visit westernalliancebank.com/resortfinance.

Tom Perrott and **Tracy Gaylord** are the founders of Western Alliance Resort Finance.

As Senior Vice President and Managing Director, Tom Perrott manages lending relationships and directs the organization's credit, underwriting, portfolio management and operational functions. He brings exceptional depth in the arena of resort financing with leadership roles encompassing strategic planning and portfolio management for several successful lenders in this sector. Perrott is a knowledgeable resource regarding the specific needs of resort and timeshare developers and operators.

Tracy Gaylord, Senior Vice President and Managing Director, leads new business development efforts for the group, along with managing borrower relationships and loan transaction negotiations, structuring and underwriting. Gaylord delivers strong expertise in financing strategies for the resort development community, including her experience as General Counsel for a high-profile lender in the sector. With a background that spans critical issues for the business of resort finance, she is a frequent presenter at the annual ARDA conference and other industry events.

