WELLINGTON FINANCIAL

1706 Emmet Street N | Suite 2 | Charlottesville,VA 22901 | 434.295.2033 ph (ext. 130-Goldberg; ext. 117-Brydge) | 434.295.1005 fax

www.wellington-financial.com



Ronald M. Goldberg President rgoldberg@wellington-financial.com sbrydge@wellington-financial.com



Shawn N. Brydge, RRP Executive Vice President

Wellington Financial was founded by Irwin LePow in 1981 to fill the void for financial products specifically tailored to the vacation ownership industry. Wellington offers a full range of loan programs to address all needs of the vacation ownership developer and continues to be an industry leader in creating innovative financing programs.

Since its inception, Wellington has acted as a correspondent for most of the major industry lenders. Since 1995, Wellington has worked with Liberty Bank to create a dedicated vacation ownership lending program, expanding the bank's then-existing timeshare program to include acquisition, development, construction, and inventory financing, as well as mezzanine debt and equity. Wellington is the exclusive correspondent for Liberty Bank's Resort Finance group, acting as the bank's originator and front-end loan servicer.

Both Wellington and Liberty Bank have financed the timeshare industry continuously for over 35 years. Wellington, through its relationship with Liberty, offers vacation ownership developers access to one of the few full-service banks lending to the vacation ownership industry, bringing bank rates to an arena usually reserved for finance companies. More information about Wellington's financing programs may be found at www.wellington-financial.com.

Wellington Financial is currently led by Ronald M. Goldberg, who was appointed president in 2004. He has been in the industry since 1998, when he started his career at Wellington as an executive after leaving private practice as an attorney in Minnesota and Arizona. Goldberg was elected to ARDA's Board of Directors in 2009.

Shawn N. Brydge, RRP, joined Wellington Financial in 2005 and is responsible for marketing initiatives, loan structuring, and new business development. He started his career with SunTrust Robinson Humphrey on the interest rate derivatives sales and trading floor and later worked as commercial banking relationship manager for SunTrust Bank. He graduated from the University of Virginia with a Bachelor of Arts in Financial Economics. Brydge is a graduate of the 2014-15 ARDA LEAPS class and is a member of ARDA's Finance Committee and Meetings Committee



