

[www.westernalliancebank.com](http://www.westernalliancebank.com)



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With more than \$25 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 five consecutive years, 2016-2020. 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, a specialized group within Western Alliance Bank, provides financing to U.S.-based timeshare resort developers with an unmatched level of expertise and responsiveness. The team of leading professionals caters to the needs of the industry by providing a variety of lending and depository services nationally to developers, and specializes in financing for land acquisitions, construction, inventory acquisition and receivables hypothecation.

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

Western Alliance 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](http://westernalliancebank.com/resortfinance).

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

**Tom Perrott** is managing director, commercial banking, at Western Alliance Bank, where he leads credit, underwriting and business operations for the Resort Finance group. Based in Phoenix, he serves clients throughout the U.S. He joined the organization in 2012 and today brings more than 20 years of professional banking experience to clients. Mr. Perrott has been involved in the timeshare lending industry since 2000. Mr. Perrott is a trustee member of ARDA and graduated with a Bachelor of Science degree in Finance from Bryant University.

**Tracy Gaylord** is managing director, commercial banking, at Western Alliance Bank, where she is part of the Resort Finance group. She utilizes her dual background in banking and law to negotiate, structure and facilitate loan transactions and in credit underwriting. Based in Phoenix, Ms. Gaylord serves clients throughout the United States. She joined the organization in 2012 and has more than 20 years of professional banking industry experience. Ms. Gaylord is a trustee members with ARDA and is a frequent presenter at the annual ARDA conference and other industry events. She earned dual Bachelor of Arts degrees in Economics and French from Emory University, a Juris Doctor degree from Albany Law School and a Master of Business Administration degree from Union University.



**Western Alliance Bank**<sup>®</sup>

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