



LORD FINANCIAL ADVISORS, LLC

Principals

M. Shayle Epstein

M. Shayle Epstein is a Principal of Lord Financial Advisors, LLC, and is responsible for business development and marketing strategies, negotiating and closing transactions, as well as the maintenance of the Companies valuable clients. He also consults with financial institutions regarding their distressed assets, and capital restructuring through asset disposition. Mr. Epstein has been in banking, real estate brokerage, acquisition, development and finance for over 36 years. In recent years, Mr. Epstein has been involved in restructuring, maintaining and adding value to performing and non-performing real estate assets nationwide.

Mr. Epstein served as a senior officer in charge of business development, ran a successful mortgage banking-fee income business and was a shareholder of New Century Bank, Chicago, which grew to \$500 million in assets during his eight-year tenure. During his banking career, Mr. Epstein served on the Bank's Directors' Loan Committee, as well as its Business Advisory Board.

Previously, Mr. Epstein co-founded Everest Partners, LLC, where he co-developed Metropolitan Place in Chicago (formerly the Florsheim Shoe Co. factory) as a successful mixed-use condo/retail project and was responsible for the acquisition and financing of several high-rise projects, including The Hermitage and Haberdasher Square Lofts (formerly the Hartmarx manufacturing facility), both in Chicago.

Prior to development, Mr. Epstein was a partner at Capital Realty Services, one of the most respected mortgage banking firms in Chicago (CRS was a correspondent for five different life insurance companies). Mr. Epstein was responsible for financing over \$750 million of bond and conventional debt, as well as mezzanine and private/institutional equity for developers nationwide. Before joining CRS, Mr. Epstein raised substantial private equity capital for several national and local real estate syndicators.

Mr. Epstein is a graduate of the University of Denver, attended John Marshall Law School and has been an Illinois Real Estate Broker since 1976. Mr. Epstein is currently on the Board of H.E.L.P. (Help Ease Local Poverty) and has served on the Meals on Wheels Board.

