

## Silverado Financial Announces Record Revenue Growth And Aggressive Expansion Campaign

For Immediate Release

Pleasanton, Calif./EWorldWire/July 22, 2004 --- Silverado Financial Inc. (OTCBB: SLVO) today announced that in Q1 2004 Silverado produced revenue equal to the revenue generated for the entire fiscal year 2003. This revenue increase is due to Silverado's acquisitions and its strong internal growth.

Silverado Financial has developed a proven platform by which to expand into a regional competitor. Management expects this expansion to continue to build through an aggressive telemarketing and recruiting campaign in multiple states.

Peter Barkman, Silverado's Vice-President and Western Regional Manager, stated, "I have been fortunate to create a strong team of sales people and managers. Our sales manager Ben Lipska has really helped grow lead generation and our new Pleasanton branch manager, Mike Thorp, is doing a great job filling that office with sales people and increasing sales."

"Silverado has invested its capital to create a sustainable and growing customer base and a strong management team, and it is now beginning to see the fruits of it labor," said John Hartman, Silverado's President and CEO.

Silverado Financial Inc. is headquartered in Pleasanton with additional offices in Campbell and Rockridge. Silverado's principal business consists of the origination, funding and sale of mortgage loans.

### Forward Looking Statements

*This Release contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. All forward-looking statements are inherently uncertain as they are based on current expectations and assumptions concerning future events or future performance of the company. Readers are cautioned not to place undue reliance on these forward-looking statements, which are only predictions and speak only as of the date hereof. Forward-looking statements usually contain the words "estimate," "anticipate," "believe," "plan," "expect," or similar expressions, and are subject to numerous known and unknown risks and uncertainties. In evaluating such statements, prospective investors should review carefully various risks and uncertainties identified in this release, including the above matters and in the company's SEC filings. These risks and uncertainties could cause the company's actual results to differ materially from those indicated in the forward-looking statements.*

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