

Silverado Financial Inc. Announces Fourth Quarter 2004 Investors Teleconference Tuesday, April 12, 2005

For Immediate Release

PLEASANTON, Calif./EWorldWire/April 4, 2005 --- Silverado Financial, Incorporated (OTCBB: SLVO), a rapidly expanding mortgage bank focused on non-prime borrowers, today announced it will host an investor conference call at 1:00 p.m. PST (4:00 p.m. EST) Tuesday, April 12, 2005, moderated by Silverado CEO and chairman, John Hartman and chief operating officer, Sean Radetich. Discussions will include a review of financial results of year-end 2004 and provide guidance for 2005. The Silverado management team will also discuss the company's business and will take questions for a limited time following the presentation.

U.S. shareholders can access the conference call at 1(800) 706-1154 and International shareholders can gain access at (706) 643-0640, 10 minutes prior to the call. The Conference Call ID is 5278799.

About Silverado Financial

Silverado Financial Inc. is a mortgage banking company focused on providing non-prime borrowers, individuals who generally do not satisfy the credit, documentation or other underwriting standards set by more traditional sources of mortgage credit, with access to capital for the purchase and refinancing of one-to-four-family residential properties. The company originates mortgage loans, which include fixed and adjustable-rate loans, for purposes, such as debt consolidation, refinancing, education, home improvement and real estate purchase. Silverado originates loans through large retail hubs. The company has two retail hubs in California, one of which is dedicated to the Hispanic/Latino community in the western United States, and one retail hub in Arizona. Silverado plans to create a total of eight retail hubs across the United States by the end of 2006.

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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