

## Silverado Financial Signs Instream Partners As Investment Bankers For Funding And Mergers And Acquisitions Work

For Immediate Release

PLEASANTON, Calif./EWorldWire/Aug. 2, 2005 --- Silverado Financial, Inc. (OTCBB: SLVO) a mortgage banking company focused on non-prime borrowers, today announced it has signed an advisory and investment banking agreement with Instream Partners headquartered in San Francisco. Instream will assist Silverado in gaining institutional market awareness and its on-going acquisition strategy by providing acquisition funding and merger/acquisition consulting.

"Silverado is extremely pleased to be working with a top tier advisory firm such as Instream," said John Hartman, Silverado's president and CEO. Chris Allick, managing director at Instream Partners said, "We are pleased to work with management to help them achieve their strategic and financial goals." He further stated, "We expect the mortgage banking industry to experience rapid consolidation and believe Silverado is positioned to be an active participant in this process."

### About Instream Partners

Instream Partners is a San Francisco-based investment bank committed to providing expert corporate finance and M&A advisory services. The company recognizes that although corporations' needs remain unchanged, recent events have fundamentally changed the ways in which investment banks can work with its clients. In light of this new environment, the company remains committed to providing the highest level of traditional investment banking services to exceptional companies that have fallen "below the radar" of traditional Wall Street firms. Services include:

- Mergers and Acquisitions
- Corporate Finance
- Capital Markets Advisory

For more information, visit [www.instreampartners.com](http://www.instreampartners.com).

### 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.

For more information, visit [www.silveradofinancial.com](http://www.silveradofinancial.com).

*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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