



Cole Taylor Bank
Residential Mortgage Division

SENIOR MANAGEMENT TEAM



EQUAL HOUSING
LENDER

Member FDIC



ColeTaylorMortgage

A Division of Cole Taylor Bank

SENIOR MANAGEMENT TEAM

Bruce W. Taylor

Chairman

Cole Taylor Bank

Chairman Bruce W. Taylor is responsible for setting strategic direction for Taylor Capital Group and Cole Taylor Bank, the ninth-largest commercial bank in metropolitan Chicago. Since joining the family-owned and operated bank in 1978, Mr. Taylor has been instrumental in redefining the company's commercial banking specialist strategy and developing key initiatives. In the late 1980s, he was involved in managing the company's transition to branch banking, making Cole Taylor the first branch banking holding company in Illinois.

Mr. Taylor became president of Cole Taylor Bank in 1994 and, in that capacity, directed the bank's business units. He continues to develop Cole Taylor Bank's sales and service culture through training and development programs, the introduction of new products and services, and more effective use of technology. Bruce has successfully helped build Cole Taylor Bank into one of Chicago's largest independent banks.

He is a member of the World President's Organization, midwest trustee of the Boys and Girls Clubs of America, and is a director of MTL Insurance Company. He is also a past chairman of the Board of the Chicago Center for Family Health and the Illinois Bankers Association.

Mr. Taylor earned an MBA from the University of Wisconsin-Madison and a BS from Babson College.

Mark A. Hoppe

President

Chief Executive Officer

Cole Taylor Bank

As president and chief executive officer, Mark A. Hoppe is responsible for executing Cole Taylor's commercial banking strategy and for ensuring the profitability of the bank. In partnership with Chairman Bruce W. Taylor, Mr. Hoppe is also responsible for directing the growth of the bank.

Mr. Hoppe joined the bank, succeeding Bruce Taylor as president and CEO, in 2008. His extensive track record in commercial banking includes more than 27 years with LaSalle Bank, N.A., where he was CEO of LaSalle Bank Midwest in Michigan. He also spearheaded the launch and served as vice chairman of LaSalle National Leasing Company, a wholly-owned subsidiary of LaSalle Bank.

During his tenure at LaSalle, he headed up financial institutions, small business lending, private banking and public funds divisions, and managed business and association banking units, which included not-for-profits, unions and municipalities. He also managed mortgage warehouse lending and syndications.

Mr. Hoppe serves on the President's Council for Heartland Alliance and the Board of Directors for Community Invest-

SENIOR MANAGEMENT TEAM

ment Corporation ("CIC"). He is a trustee of WTTW, Chicago's Public Broadcasting Station. He is also past chairman of the Illinois Bankers Association and past president of the Bankers Club of Chicago.

Mr. Hoppe holds an MBA and a BBA in Finance from the University of Wisconsin.

Randall T. Conte

Chief Financial Officer

Chief Operating Officer

Cole Taylor Bank

As chief financial officer and chief operating officer, Randall T. Conte plays a broad ranging management role, integrating the company's financial and strategic management. In his capacity as CFO, Mr. Conte leads the bank's relationship with the Securities and Exchange Commission, the Federal Reserve Bank, external auditors, investment bankers, debt ratings agencies, institutional shareholders, securities analysts and financial media. As COO, he oversees and is responsible for formulating business strategies, operating plans and transformation initiatives for operational areas of the bank, including information technology, project management, deposit operations, corporate services, customer service and the banking centers.

Mr. Conte joined Cole Taylor in late 2008 from LaSalle Bank Corporation, where he most recently served as executive vice president and head of operations for LaSalle Bank's retail, consumer & business banking businesses. Prior to that, he served as chief operations officer for ABN Amro's Mortgage Group and as corporate controller for LaSalle Bank Corporation. He was also a line of business CFO for ABN AMRO Services Company. Before his tenure at ABN AMRO / LaSalle, Mr. Conte held senior management positions at SBC Warburg (now UBS) and Arthur Andersen.

Mr. Conte is a Certified Public Accountant and earned a B.S. in Accountancy from the University of Illinois and an MBA from the University of Chicago.

William A. Newman

Executive Vice President

Cole Taylor Bank

President

Cole Taylor Mortgage

As president of Cole Taylor Mortgage, Willie Newman is responsible for building a large-scale mortgage banking operation for Cole Taylor Bank. He oversees all residential mortgage banking activities including sales, operations, risk, secondary marketing and administrative support. With 24 years of mortgage industry experience, Mr. Newman is an acknowledged expert and innovator in the field.

Prior to joining Cole Taylor, Mr. Newman built and led three mortgage banks, including InterFirst Federal Savings Bank where he served as executive vice president responsible for Mortgage Banking. He also headed up Mortgage Banking for InterFirst, a division of Standard Federal Bank. Most recently, Mr. Newman was president of InterFirst Wholesale Division

SENIOR MANAGEMENT TEAM

and executive vice president at ABN AMRO Mortgage Group, where he led the development of the first Internet-based wholesale lending portal known as MOAI and grew monthly loan production to over \$10 billion per month.

Mr. Newman holds a BBA in Finance from the University of Michigan and an MBA in Finance from Wayne State University.

Phillip M. Miller

Group Senior Vice President, Secondary Marketing
Cole Taylor Mortgage

Phil Miller oversees secondary marketing, pricing and loan delivery for Cole Taylor Mortgage. He is responsible for managing profit margins for the wholesale and retail channels of business and establishing total return goals for Cole Taylor Bank. In addition, he manages investor relationships and supervises the hedging of the mortgage pipeline and mortgage best-execution strategies. Mr. Miller also manages and develops strategies for regional and national market share while supervising all trading functions.

Before joining Cole Taylor, Mr. Miller served as vice president of secondary marketing and pricing for Fifth-Third Bank. Prior to that, Mr. Miller spent 14 years with the InterFirst Division of Standard Federal Bank and its successor, ABN AMRO Mortgage Group. There, he was most recently a group senior vice president responsible for secondary marketing, pricing and product development. He is a graduate of the University of Wisconsin.

Daniel J. Ervin

Senior Vice President, National Sales Manager
Cole Taylor Mortgage

Dan Ervin is responsible for mortgage production, including development of the wholesale and retail branch networks.

With more than 15 years of experience in both sales and sales leadership, Mr. Ervin is a nationally recognized sales trainer and motivational speaker who has presented to over 100,000 people. He was most recently with CitiGroup, where he directed a group responsible for marketing, sales support, customer retention, and corporate communications for CitiMortgage wholesale, correspondent, retail and Smith Barney channels of business. Prior to this, Mr. Ervin was with InterFirst Wholesale Lending, a division of ABN AMRO Mortgage Group, where he created a seminar series, *The Art of Public Speaking*. He is also the co-founder of Envision Real Estate Software, a pioneering software company designed to help residential real estate agents improve their professional presentation.

Mr. Ervin earned a bachelor's degree with concentrations in Marketing and Economics from San Jose State University.

SENIOR MANAGEMENT TEAM

Rebecca J. Bussineau

Senior Vice President, Director of Credit
Cole Taylor Mortgage

Becky Bussineau has 20 years of experience in all aspects of mortgage credit and compliance. At Cole Taylor Mortgage, Ms. Bussineau is responsible for quality control functions, including pre-funding fraud prevention, HVCC compliance, and post-closing loan reviews, as well as managing mortgage originator approvals, credit policy, and underwriting and policy guidelines. She plays an important role in ensuring that originated loans are saleable to secondary investors.

Before joining Cole Taylor Mortgage, Ms. Bussineau assisted with the integration of ABN AMRO Mortgage Group (AAMG) and CitiMortgage in the areas of credit policy, product development, investor relations, repurchases and quality control. She established underwriting and credit policies for loans originated and acquired by AAMG and also worked with secondary market investors on terms of business. Additionally, Ms. Bussineau worked with sales and operations to ensure adequacy of credit procedures and training and was essential in communicating between sales, operations and customers regarding the impact of credit policies to all involved parties. She holds a bachelor's degree from Michigan State University.

Lisa G. Patterson

Senior Vice President, Director of Operations
Cole Taylor Mortgage

Lisa Patterson manages the operations unit of Cole Taylor Mortgage. In addition to ensuring the day-to-day functions of the mortgage division run smoothly, Ms. Patterson is responsible for process improvement and consistency across all channels of business.

Ms. Patterson has more than 20 years of experience in mortgage originations. As a sales manager for CitiMortgage and InterFirst Wholesale Mortgage, she was responsible for field sales expansion strategies and technology development and services for mortgage banking firms in four states. Her experience includes managing customer market share growth, technology initiatives and training, and risk within her assigned territory. Additionally, Ms. Patterson has been a national sales trainer, won numerous sales awards as an Account Executive and managed an underwriting staff. She is a graduate of Moorhead State University.

Howard Nathan

Senior Vice President, Director of Finance
Cole Taylor Mortgage

Howard Nathan serves as the Director of Finance for Cole Taylor Mortgage. He is responsible for all internal and external financial reporting as it relates to the mortgage division. He monitors key operational and financial metrics and is responsible for maintaining quality working relationships with multiple banks, investors, and auditors.

SENIOR MANAGEMENT TEAM

Prior to joining Cole Taylor Mortgage, Mr. Nathan was vice president and CFO for a publicly traded wholesale mortgage company with a \$3 billion loan servicing portfolio. He has more than 15 years experience in accounting for both private and publicly-held financial institutions in a variety of capacities including CFO, senior risk consultant, senior auditor and controller.

Mr. Nathan is a Certified Public Accountant and earned a degree in Accounting from Michigan State University.

Jim R. Wickham

Senior Vice President, Administration
Cole Taylor Mortgage

Jim Wickham is responsible for all administrative needs for Cole Taylor Mortgage. Mr. Wickham's experience consulting with small- and medium-sized mortgage companies to enhance and develop their retail lending model provides him with invaluable knowledge to all future Cole Taylor Mortgage retail branches as they join the Cole Taylor family.

Mr. Wickham has been in the mortgage industry for over 20 years and received his Certified Mortgage Banker (CMB) designation in 2002. As CEO and the founding member of Lender Ltd in Michigan, he was involved with secondary marketing, technology, accounting and long-term strategic business planning. Lender Ltd became the second largest independent mortgage banker in the state of Michigan.

Mr. Wickham started his career serving in the United States Navy serving on both the USS Enterprise and the Fleet Intelligence Center for the Atlantic Fleet. He was on the Board of Governors for the Southeast Chapter of the Michigan Mortgage Lender's Association (MMLA) from 2002 – 2004. He was active with the MMLA, serving and/or chairing committees, every year from 1996 – 2006.

Alan Holsztynski

Senior Vice President, Information Technology Director
Cole Taylor Mortgage

Alan Holsztynski oversees all Cole Taylor Mortgage technology initiatives. He is responsible for ensuring that the technology advances the division's strategy, from maintaining day-to-day operations to identifying new, more efficient technology solutions.

Mr. Holsztynski has over 20 years of mortgage technology experience. Most recently, he was with CitiMortgage, where he served as senior vice president with responsibility for all customer-facing websites. He was the founder and CEO of West Pole Inc, a company that specialized in IT strategy and solutions and which was included in Mortgage Technology Magazine's "Top 100 Vendors" list in 2003 and 2004. Mr. Holsztynski was the primary architect of MOAI, the mortgage industry's first wholesale portal; and he was the primary designer/developer of MUPIT, which was one of the first "wholesale only" originations systems. He attended Eastern Michigan University.

