

Oldest U.S. Provider of Private Placement Consumer Loans Against Stock

HedgeLender was created in 1999 by Daniel W. Stafford of the U.S. Dept. of Commerce, International Trade Administration, with a distinct mission: To operate a straightforward, compliant, customer-oriented stock loan firm that would find innovative ways to solve common financial challenges for shareholders.

Our philosophy would be based on a firm belief in service and trust. Our reward would be a strong reputation and a steady stream of satisfied clients from individual stock owners to directors of large companies.

To achieve this, our method would be to listen to our client base. What do they need and what is lacking? What don't they want? What makes for a satisfied borrower? An unhappy one? Our registered trademark, HedgeLoan®, was granted and soon after we joined forces with Alexander Capital Markets of Reston, Virginia, and Emerging Money Corporation of Stamford Connecticut in a stock-secured loan and services venture known as the HedgeLender Partnership.

For several years, HedgeLender and Alexander Capital Markets supplied HedgeLoan stock loan financing to Emerging Money's Stock-to-Cash program of annuities, and provided straight HedgeLoan financing to selected high net-worth individuals. By late 2004, the partnership took on a new form as HedgeLender sought to move forward as a marketing hub for the stock loan industry. Fred R. Wahler, a top securities industry sales pro, was brought in as a partner along with a crack closing team. Loan programs from leading, innovative programs were certified and added to HedgeLender's repertoire.

HedgeLender clients were provided multiple stock loan offers for their portfolios, with graphs and clearly explained values and benefits to each. Soon a "cafeteria-style" system allowing our clients a full plate of mix-and-match features evolved. Today, HedgeLender has hundreds of agents, five major loan families (and a sixth on the way), a new program for developing Affiliates and literally thousands of stock loan variants available for every eligible client. It was a logical and short leap from this stage to the Stock Loan Superstore model that is HedgeLender today.

HedgeLender is one of the few companies in this field licensed under the strict California Finance Lender's law. It is a long-time Accredited Business with the Better Business Bureau of the Mid-Atlantic. The term HedgeLoan that it coined is now common in the industry, cited across Wall Street and on the internet. HedgeLender is a name that commands respect wherever it is heard.

HedgeLender LLC continues to add new products and services and to remain firmly committed to meeting the financial needs of our clients. New products designed to ensure that every stock owner has at least one option available are underway. Institutional, extra-secure, and multi-featured stock loans are on the drawing boards and soon to be unveiled. New strategic partner's financial and marketing partners and agreements with prestige firms will extend the reach of our customer-service oriented, compliance-first

organization, adding to our reputation as the leading U.S. brand in stock-secured loan financing solutions.

For more information on HedgeLender financial solutions, please [visit the HedgeLender website](#) or [request more information](#).