



Pride of Ownership

Expertise in SBA Real Estate Financing



What's Ahead for 2011?

The Small Business Jobs Act has expanded SBA lending opportunities:

■ **SBA 504 can now lend to larger companies!**

■ **SBA 504 can now finance larger projects!**

■ **SBA 504 can now REFINANCE existing debt!**

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TMC Board of Directors

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Conley Consulting Group

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Pride of Ownership

From trendy fashion importers to compassionate veterinarians, highly technical spectroscopy manufacturers to winemakers, the range of TMC's clients reflects the vibrancy and diversity of small businesses everywhere.

Our clients share a passion for what they do and that entrepreneurial spirit that says, "Go for it!"

For all the ways their businesses are unique, there are common threads that run among them – a desire to control their own destiny, to build equity and experience the pride of ownership.

And, as one of the owners profiled here says, they tend to be workaholics.

It is because they spend so much time at work that it is so important to have a place to call their own. A place to customize to suit their business' needs, a place they are proud to bring clients, and a place where their employees feel happy and secure.

At TMC, we're proud to play our part. Our SBA 504 loan volume is up 44% year over year and our clients are optimistic about the future, as evidenced by the dramatic increase in small business lending.

We appreciate the support of our dedicated Board of Directors, the U.S. Small Business Administration, the mortgage lenders, and the commercial real estate brokers, who work with us to help businesses grow, create jobs, and contribute to the vitality of their communities.

Let the stories of this sampling of the entrepreneurs we helped in 2010 be an inspiration to you.

A handwritten signature in black ink that reads "Barbara".

Barbara Morrison
President



Debt Refinancing

SBA 504 can now refinance existing debt!

- SBA has expanded the 504 loan program to allow refinancing of existing, non-SBA, commercial real estate debt using SBA 504 below-market, FIXED rate financing
- Refinance up to 90% of the current appraised property value, or 100% of the outstanding principal, whichever is lower. Loans in excess of 90% of appraisal can be refinanced with additional collateral.
- Borrowers must occupy at least 51% of the subject property.
- **Limited time only!**
The refinance program will end on September 27, 2012.

[Contact TMC to learn more.](#)

BaySpec, Inc.
San Jose, California

William Yang, CEO

SBA 504 Financing
Total Project Cost: \$3,577,852
TMC's Lender Partner: HSBC Bank

Controlling Our Own Destiny

Like many of the iconic firms who are now customers, BaySpec got its start in a Silicon Valley garage in 1999. Within two years, BaySpec held 18 patents and has since grown into a vertically integrated spectroscopy company with customers worldwide.

For William Yang, the choice to purchase a 48,000 sq. ft. building where BaySpec could consolidate its R&D functions with product development and manufacturing reflected his commitment to keeping the business in its entirety in San Jose.

“We never thought about outsourcing,” says Yang. “And the market was right for buying. Owning our building let’s us control our own destiny,” he says. “Clean rooms, laboratory space, office space – everything can be easily customized to our needs.”

Yang was introduced to TMC’s Bruce Whitaker by his banker and has nothing but high praise for the help he received.

“Now we’re on the path to grow the company and fill the space by recruiting from the local workforce.”



“Owning our building enables us to keep our commitment to employing the local workforce.” ~ William Yang



“Our money is not going to pay a landlord, it’s going towards an investment.”

~ Tom Frick



Paper Mart (Frick Paper Co.)

Orange, California

John Frick, Marketing Director

Tom Frick, General Manager

SBA 504 Financing

Total Project Cost: \$22,231,350

TMC's Lender Partner: Bank of the West

The Best for Less

As the owners/operators of Paper Mart, a fourth-generation family business, brothers John and Tom Frick have a lot to live up to. Together, they have more than 60 years' experience in the industry. This year is Paper Mart's 90th Anniversary.

Paper Mart, which bills itself as the largest Retail, Industrial & Food discount packaging supply company in the United States and the largest on the Web, needed room to grow when the brothers approached TMC for assistance.

With their SBA 504 loan, the brothers were able to invest in a 246,732 sq. ft. building.

By "stocking up," on their inventory of bags, boxes, containers, ribbon, bows, papers, plastics, tape, fabric, floral, party and wedding, crafts – and more, Paper Mart can deliver on its promise of "the best for less," along with fast, easy service to their loyal customers.

Larger Loans for Larger Companies

SBA 504 can now finance larger projects!

- Increased SBA debenture maximum of \$5 million for every eligible business. There is no maximum project cost for SBA 504 financing.
- Manufacturers and green energy qualified projects are eligible for additional benefits – SBA debenture maximum of \$5.5 million per project.

SBA 504 can now lend to larger companies!

- SBA 504 isn't just for "small" businesses anymore.
- A new alternative size standard for business eligibility allows larger companies to obtain SBA 504 financing – maximum tangible net worth of \$15 million and 2-yr. average net income after Federal income tax of \$5 million.



Alisa Clifford Aiken
Loan Officer

Responsible for underwriting SBA 504 loans and working to obtain SBA credit approval.

@ Work

Like best about job: The real people – the business owners – behind the paperwork.

Greatest accomplishment: Keeping the deals moving forward and meeting the timelines.

@ Play

Favorite pastime: Spending time with my three year old, skydiving, snowboarding.

Guilty pleasure: \$5 Blackjack table.

*“Success is...
being able to laugh everyday,
finding joy in the simple daily
activities and getting the
occasional adrenaline recharge.”*

Halus Power Systems

San Leandro, California

Louis Rigaud, General Director

SBA 504 Financing

Total Project Cost: \$2,100,000

TMC's Lender Partner: Wells Fargo

In Business for the Long Haul

“We help people produce electricity that is both environmentally sound and economical,” says Louis Rigaud.

Halus Power Systems is America's leading provider of remanufactured wind turbines, and new turbine components. The company takes its name from Greek mythology – Helios, god of the sun, and Aeolus, god of the wind, “symbols of respect and awe for the earth,” notes Rigaud.

Three main drivers convinced Rigaud the time was right to buy: business was good; real estate prices had come down; and the SBA allowed for a smaller up-front investment.

“We ended up getting five times more space for less than double the cost of what we were spending on the lease,” he says.

Rigaud chose TMC after “doing his homework.”

“TMC was the stand-out SBA-approved company we spoke to,” he says. “They made it work with the building we wanted.”

One of the unanticipated upsides is the good impression owning has had on clients, notes Rigaud: “It says ‘We're in business for the long haul.’”



“I spend more time at work than anywhere else, so for me it’s even more important than owning a house.” ~ Louis Rigaud



TMC Employee Spotlight

We're Working for You & Your Business



Deanna Arnold
Closing Officer

Coordinates loan closing process with borrowers, lenders, attorneys, and title & escrow companies.

@ Work

Like best about job: Helping small business owners achieve their dream.

Greatest accomplishment: Connecting with clients and having them know I care about them and their business.

@ Play

Favorite pastime: Seeing live music.

Last book: The Time Traveler's Wife, Audrey Niffenegger.

"Success is... remembering the importance of reaching out and accepting help along the way. You don't need to do it alone."

Jessup Cellars

Yountville, California

Daniel Blue, Roy Eisiminger, Vance Thompson, Partners

SBA 504 Financing
Total Project Cost: \$3,000,000
TMC's Lender Partner: Bank of Napa

Best Experience in Wine Country

Whether you are a seasoned wine lover or a novice, you will be welcome at Jessup Cellars' quaint, art-filled tasting room, just down the street from the French Laundry in the village of Yountville.

"We are one of the first stand-alone tasting rooms to be successful in Napa," says Roy Eisiminger. "Conventional wisdom had it that you had to have an on-site winery, but we proved that wrong."

The secret to their success, he says, is a tasting-room staff that shares its bold Cabernets, smooth Bordeaux-style blends, crisp whites and rich Ports with customers as if they were entertaining friends at home. Visitors rate their experience as "best in the Valley."

After a good experience with TMC when the partners secured financing for the winery itself, they became repeat customers when the opportunity to purchase the tasting room arose.

"TMC makes it painless," says Eisiminger. "They told us exactly what was needed. We just had to fill in the boxes, and they make the rest happen."

With property in the Valley at a premium, notes Eisiminger, "We are building equity fast!"

“Having a place where our customers can come is absolutely essential to our business model.” ~ Roy Eisiminger



“The purchase allows us to expand both our physical plant and the services we’re able to offer to people and their animals.” ~ Jim Clark



Pet Emergency & Specialty Care of Marin, Inc. (PESCM, Inc.)

San Rafael, California

Jim Clark, Partner & CEO

SBA 504 Financing

Total Project Cost: Purchase - \$1,550,000;

Est. Construction - \$2,500,00

TMC's Lender Partner: Bank of America

Our Pets Enrich Our Lives

It's Sunday night and your dog is having a seizure. Who do you call? Pet Emergency & Specialty Care of Marin (PESCM) is the only 24-7 emergency veterinary care in the county.

In addition to emergency medicine, PESCM offers surgery and specialty services.

"We've benefited from the advances in human health care," says Dr. Jim Clark. "People are surprised at the level of care now available for animals."

But, as PESCM's staff of vets, nurses and caregivers grew from 10 to 50 over the past ten years, the hospital was becoming cramped.

TMC arranged SBA 504 financing both for purchase of the building and to build out a state of the art hospital, which will include a CT unit, a first-rate ICU, two operating rooms, and an oncology suite. Construction is currently in progress.

"This project allows us greater control over the destiny of the business," says Clark, who settled on a career as a veterinarian in third grade.

"It's allowed me to work in a scientific field while caring for animals and getting to work with pet owners who I find to be a special kind of people."

TMC Employee Spotlight *We're Working for You & Your Business*



David Griffis
Vice President, Marketing

Puts talents to work to convey TMC's mission and benefits to clients and partners.

@ Work

Like best about job: Getting to meet and work with Bay Area entrepreneurs.

Biggest challenge: Battling incorrect perceptions about "government" financing.

Greatest accomplishment: Providing a service and product that truly benefits local businesses.

@ Play

Last book: Divisadero, Michael Ondaatje.

Guilty pleasure: A pint of Coffee Porter and a plate of nachos from Iron Springs after a long mountain bike ride.

*"Success is...
making the world a better place."*



*“With the new space to cater to our customers, sales have increased 50 percent.”
~ Paul Lee*



Poetry Corporation

Los Angeles, California

Paul Lee, President

SBA 504 Financing

Total Project Cost: \$8,600,000

TMC's Lender Partner: Union Bank

Trendy and Affordable

Paul Lee and his wife, Allison Hanada, have been designing, importing and selling trendy, affordable clothing targeted to young customers, ages 15-30, since 1998. It's a business that came naturally.

"My first job 25 years ago was in textiles," says Lee, "and my wife worked as a department store salesperson since she was 16."

But as rents kept going up and up, the company, Poetry Corporation, was forced to move every few years to hold the line on prices.

"We are in a budget market and I want to offer more affordable clothing through better sourcing, better management," he says. Poetry's customers include such well-known outlets as Forever 21, TJ Maxx, Ross, Marshall's and Wet Seal.

"When we found our current building, the price was right, loan rates were low, and we had a good track record," says Lee. Their new 10,692 sq. ft. space includes a showroom, retail outlet, offices, and a warehouse.

"Without TMC and the SBA, we couldn't have made the deal work. TMC was there to walk us through the process of owning a building, and now our business is booming."

TMC Employee Spotlight

We're Working for You & Your Business



Rich Grant

Executive Vice President, Operations

Ensures TMC operations are running smoothly by overseeing the Loan Processing, Closing and Servicing departments.

@ Work

Like best about job: Helping businesses realize the benefits of property ownership.

Greatest accomplishment: Assisted more than 1,000 businesses obtain financing.

@ Play

Favorite pastime: SF Giants baseball with my family.

Guilty pleasure: Pretty much anything sweet.

*"Success is...
doing what you said
you would do, with ease."*



*"We're proud to invite our clients to visit our new building."
~ Diana Russo*



Houldsworth, Russo and Co., CPA

Las Vegas, Nevada

Diana Russo, Managing Partner

Joseph Russo, Partner

SBA 504 Financing

Total Project Cost: \$995,000

TMC's Lender Partner: Bank of Nevada

Entrepreneurial Power Couple

Diana and Joe Russo are a bona fide entrepreneurial power couple.

Diana, a CPA, has received the SBA's Accountant Advocate of the Year Award for the State of Nevada for her work with small businesses and non-profits, and is in wide demand as a speaker.

Joe is the founder and owner of four small businesses: Premium Quality Real Estate, Reliant Programming & Web Services, GetDocsNow.com, and Blast Communications.

With the onset of the recession and dropping real estate prices, the Russos decided the timing was right to purchase a building and consolidate their businesses into one location with room to grow.

"We could buy our own place and pay what we'd been paying in rent to ourselves," says Diana.

"We interviewed other CDCs," says Diana, "but when our bankers recommended TMC, we trusted their judgment – and it's worked out great."

TMC Lender Partners 2010

Bank of America
Bank of Marin
Bank of Napa
Bank of Nevada
Bank of North Las Vegas
Bank of San Francisco
Bank of the West
Bridge Bank
California Bank & Trust
California Bank of Commerce
California Oaks State Bank
Cathay Bank
Circle Bank
Citizens Business Bank
City National Bank
Comerica Bank
Commonwealth Business Bank
Community Bank
Community West Bank
East West Bank
Exchange Bank
First Republic Bank
Focus Business Bank
GBC International Bank
HSBC Bank USA
Heritage Bank of Commerce
JP Morgan Chase
Napa Community Bank
New Resource Bank
Pacific Alliance Bank
Pacific Premier Bank
Pinnacle Bank
Plaza Bank
Presidio Bank
Service1st Bank of Nevada
Shinhan Bank
Small Business Capital
Spectrum Commercial Lending, Inc.
Stellar Business Bank
Trans Pacific National Bank
U.S. Bank
Umpqua Bank
Union Bank
United Western Bank
WEDBUSHBANK
Wells Fargo
Zions First National Bank

TMC SUPPORTS LOCAL MICROLENDER



Working Solutions is a 501(c) 3 nonprofit organization established by TMC to support micro entrepreneurs throughout the nine-county San Francisco Bay Area. Working Solutions provides the access to capital and resources needed to start and grow successful businesses.

The goal is to strengthen local economies, create jobs and build strong communities.

Microloans for Small Businesses

■ Microloans

Microloans in the amounts of \$5,000-\$50,000 may be used as working capital, for inventory purchase, equipment and machinery, leasehold improvements and startup costs.

■ Technical Assistance

One of the benefits of being a Working Solutions borrower is that borrowers receive five years of free business coaching, advice, education and mentoring – along with opportunities to meet and share ideas with like-minded entrepreneurs.

Services are available in Spanish and Cantonese, as well as English.

■ Wide Range of Clients

Working Solutions' clients run the gamut from professional services to fitness, fashion design and retail to specialty foods, catering and restaurants.

Just a few examples include: Twisterz Toys, Jungshiu Fitness, Brenda's Soul Food, Oasis Café, My Tutoring Place, Coco Delice Fine Chocolates and Core Foods (see Profile on facing page).

■ Financial Supporters

Supporters include: Bank of America, Bank of San Francisco, Bank of the West, California Bank & Trust, CDFI Fund, Citi Foundation, City National Bank, City of San Francisco, Comerica, First Bank, JP Morgan Chase Foundation, Mechanics Bank, O'Melveny & Myers LLP, Presidio Bank, U.S. Small Business Administration, TMC, Union Bank, US Bancorp Foundation, and Wells Fargo.



CORE Foods

San Francisco, California

Corey Rennell, Founder

Working Solutions Microloan: \$25,000

Eat Like Your Life Depends on It!

Corey Rennell is out to revolutionize on-the-go foods with CORE Meals, the first fresh nutrition bars.

“We use fresh, locally grown ingredients that require refrigeration,” says Rennell. “It’s been a challenge to consumers who are used to looking for meal replacement bars among the dry goods, and a learning curve for retailers.”

But buyers are definitely catching on. CORE Meals are sold in fitness centers and Whole Foods stores in Northern California and Nevada, and a national roll out is coming in spring of 2011.

Innovation is nothing new for the avid mountaineer who traveled the world, living with indigenous tribes on every habitable continent, in his quest to discover the secrets of good nutrition and fitness.

Patterned after Newman’s Own brand, CORE Foods’ business model is as pioneering as its products. Employees enjoy a living wage, there’s a cap on salaries and 100 percent of net profits go to charity.

“The business coaching and the loan from Working Solutions to expand our kitchen, has helped prove a socially conscious start up can grow and prosper,” says Rennell.





TMC PORTFOLIO HIGHLIGHTS

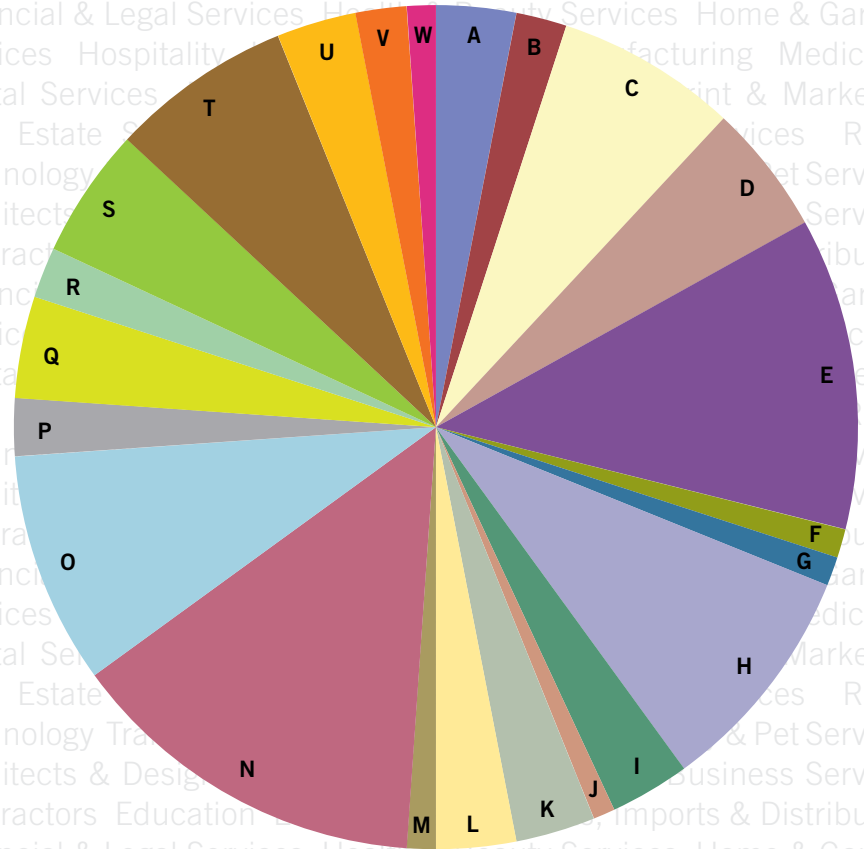
During the past 29 years, TMC has provided \$5.7 billion in SBA 504 commercial real estate financing for more than 3,600 businesses throughout California and Nevada.

We are pleased to present this directory featuring many of the clients we have worked with over the years. Each one of these businesses has received an SBA real estate loan from TMC.

SBA financing has helped these businesses grow and prosper – enabling them to make positive changes which benefit not only the businesses themselves, but also their owners, employees, and the communities they serve.

All of us at TMC are proud of our diverse portfolio and we hope you enjoy browsing some of the many businesses we have assisted since 1981.

TMC's Diverse Portfolio



Architects & Design

Bill Gould Architectural Corp.	San Jose
Choi & Robles Architecture, LLP	Alameda
Cody Anderson Wasney Architects, Inc.	Palo Alto
Colleen Mahoney	Mill Valley
E.A. Bonelli & Associates, Inc.	Oakland
Endres Ware	Berkeley
Gelfand Partners Architects	San Francisco
Harwood Construction, Inc.	La Verne
James Jeffery, Architect	Napa
Jensen & Macy Architects	San Francisco
Kahn Design Associates	Berkeley
Kollin Altomare Architects, Inc.	Long Beach
L & V Tomalevski Architects, Inc.	Los Angeles
Levy Art & Architecture	Hollywood
Lundberg Design	San Francisco
Moniz Architecture	Sacramento
Nueva Castilla Co. Metal Fabrication	San Francisco
Pinnacle Architectural Millworks, Inc.	Las Vegas, NV
Roschen Van Cleve Architects	Los Angeles
Todd Jersey Architecture	Berkeley

Arts & Media

Acoustic Specialties	San Jose
Atlas School of Dance	San Jose
Bay Guardian	San Francisco
Ben Manilla Productions	San Francisco
Borsini-Burr Galleries	Montara
Cedric Wentworth Sculpture	San Francisco
Dwight Eschliman Photography, Inc.	San Francisco
Eric Powell Arts	Berkeley
HeadQuarters Advertising, Inc.	San Jose
Hollywood Operating Systems, LLC	Burbank
Liang's Art Gallery	Hayward
Line 204	Hollywood
Luna Gardens	Los Angeles
Nancy Hayes Casting	San Francisco
Olivia Cruises & Resorts	San Francisco
Pico Studios, Inc.	Los Angeles
Pleasanton Rentals	Pleasanton



Arts & Media cont.

Sam Hurwitz Productions	Hollywood
Shooting Stars Productions	San Francisco
Stanlee R. Gatti Designs	San Francisco
Steve Sanford, Inc.	San Jose
Talavera Ceramics	Berkeley
Theater Publications, Inc.	Santa Clara
Thud Rumble, Ltd.	South San Francisco

Auto Services

5 Star Car Wash	Vacaville
Alameda County Auction	Dublin
All Ways Towing	Fremont
Anderson Behel, Inc.	Santa Clara
Auto Buyline Systems, Inc.	Colton
Baeza Automotive	Redwood City
Bedford Auto Body	Mountain View
BMW of San Francisco	San Francisco
Brabus USA, L.P.	Newport Beach
CARS Dawydiak, Inc.	San Francisco
Cerritos Auto Body, Inc.	Artesia
Dudley Perkins Company, Inc.	San Francisco
Embarcadero Automotive, Inc.	San Francisco
Emotion Garage	Milpitas
Eur-Asia Motors	San Francisco
Foreign Auto Care, LLC	Concord
Fulton Auto Body Repair Service	Saint Helena
Golden Gate Harley-Davidson	Novato
Grace Body Shop	South San Francisco
H & J Foreign Car Repair	Mountain View
Independent Volvo	Walnut Creek
J & D Auto Body	Lodi
King's Discount Brake & Tire	Mira Loma
KKR Automotive (Napa Auto Parts)	Mountain View
Magic Auto Center of Reseda	Tarzana
Marin Autotrans	Novato
Marlin's Car Wash	Mountain View
Masters Autobody Repair	San Francisco
Maverick Car Wash	Cotati
Moran Motosport	Berkeley

Auto Services cont.

MTM Automotive Corporation	San Jose
Mutazu Motorcycle Accessories, Inc.	San Leandro
North Point Automotive	Davis
Novato Auto Center	Novato
South Bay Trim, Inc.	San Jose
Springer Body & Paint, Inc.	Gilroy
Tri-Valley Moto	Livermore

Business Services

Arrow Capital Associates, Inc.	San Jose
Bay Area Exhibits, Inc.	Santa Clara
California Alliance Telecard, Inc.	Fremont
Controller's Group, Inc.	San Jose
Direct Mail Center	San Francisco
E & J Valueplus	San Jose
FSM Building Maintenance, Inc.	Livermore
Full Circle Events	Las Vegas, NV
Gavin De Becker & Associates	Glendale
Give Something Back, Inc.	Oakland
Golden Gate Sign Company	Oakland
Grisham Group, LLC	Alameda
Hichborn Consulting Group	Anaheim
Integrated Cleaning Solutions, Inc.	South San Francisco
King Security Services, Inc.	San Francisco
Payroll Solutions of California, Inc.	San Francisco
Rickenbacker Group, Inc.	Morgan Hill
Service West, Inc.	San Leandro
Silicon Valley Security & Patrol, Inc.	San Jose
Tele-Direct Call Centers	Sacramento
Thompson/Dorfman Partners, LLC	Mill Valley
Walsh Vineyards Management, Inc.	Napa

Contractors

A-1 Guaranteed Heating & Air Conditioning	Vallejo
Advanced Pro Remediation	Las Vegas, NV
All Bay Contractors	Fremont
Ambassador Woodworks	Rancho Cordova
APP Landmark Builders	San Jose
Asbestos Control Center	Novato
Bay Area High Reach, Inc.	Hayward



Contractors cont.

BBC Construction, Inc.	San Rafael
Bigham Services, Inc.	Santa Rosa
Blue's Roofing Co.	Milpitas
Brasso's Plumbing, Inc.	Livermore
Broadway Mechanical - Contractors, Inc.	Oakland
Build Right Construction	Richmond
Comfort Masters Company	Las Vegas, NV
Cranetech, Inc.	Manteca
Delcon Heating & Air Conditioning	Livermore
Dinsdale Plumbing	Los Angeles
Draegar Construction	Santa Clara
Fazio Drywall, Inc.	Redwood City
Fine Line Construction	San Francisco
First, Last & Always	San Francisco
Gene Burch Plumbing, Heating & Air	Novato
Gonzales Painting Corporation	Riverside
GPZ Electric	San Francisco
J & J Air Conditioning	San Jose
K.F. Howell Electric, Inc.	Santa Clara
Kim Wong Plumbing	San Gabriel
M & B Painting, Inc.	Santa Clara
Matarozzi/Pelsinger Builders, Inc.	San Francisco
Maxicrete Construction, Inc.	Alviso
McConville, Inc.	San Jose
Monster Mechanical, Inc.	Santa Clara
Nekota Power	Redlands
Norman Masonry	Tracy
Northern California Fence	Redwood City
Pagnini's, Inc.	Antioch
Paul Davis Restoration of San Jose	San Jose
Sawco, Inc.	Anaheim
Schaper Painting Co., Inc.	San Jose
Serrano Electric, Inc.	Santa Clara
Sidney Ceballos Construction	San Jose
Silicon Valley Mechanical, Inc.	San Jose
Standard Cabinets & Counter Tops	San Francisco
Styler's Floor Covering	Los Altos
Teevan Restoration	San Francisco
Titan Electrical Construction, Inc.	San Francisco

Contractors cont.

Towne Electric Company	San Leandro
Universal Floor Covering	Fremont
Wadsworth Glass Co.	El Sobrante
XL Construction Corporation	Milpitas

Education

Alpha Science Education Institute	San Gabriel
Appleseed Montessori	Sunnyvale
Best Friends Learning Center	Fremont
Champion Youth Enrichment School	Sunnyvale
Classroom Matters	Berkeley
Kids 'N Dance 'N Theatre Arts	Oakland
Montrose Christian School, Inc.	Glendale
Multiple Intelligence Training Center	San Jose
Rockridge Montessori Children's House	Oakland
Serendipity School	Belmont
Study Abroad Italy, Inc.	Sebastopol
Sunshine Montessori	San Jose
Tassajara Learning Center	Danville
The Freeman School	San Francisco
The Wonder Years Preschool	Palo Alto
University of Eastern & Western Medicine	Sunnyvale

Entertainment

Fairfax Theatre	Fairfax
Feet First Eventertainment	Oakland
Fourth Street Bowl	San Jose
Golf N Games Family Fun Center	Antioch
Napa Bike Tours	Yountville
Super Franks	Pleasanton
Thud Studios	North Hollywood

Export, Import & Distribution

ABI Fork Lift Parts, Inc.	Oakland
Alpha Centurion	Los Angeles
American Textile & Supply, Inc.	Richmond
B & T Trading Company	Oakland
Boracchia & Associates	Petaluma
Canyon Wholesale Provisions	Los Angeles
Control Design Supply of Northern California	San Carlos



Export, Import & Distribution cont.

Cottonbra, Inc.	Union City
Diamond Meats	Lodi
Editions Limited West, Inc.	Emeryville
HG Group, LLC	Hayward
John's Bargain Imports	San Leandro
Lian Hwa Foods, Inc.	Union City
Major Textile Imports, Inc.	Los Angeles
North Bay Steel Mill Supply & Recycling, Inc.	American Canyon
Pace Supply Corp.	Santa Rosa
Paper Mart	Orange
Paradise Herb & Spice Co.	Hayward
PCL Imports, Inc.	Chatsworth
Ritz Food Service	Petaluma
Sonoma Cattle Ranch	Petaluma
Spectra Test Equipment, Inc.	Mountain View
Steel Tile Distributing, Inc.	San Jose
T. Haynes Lighting	San Francisco
Tiao Peng Trading, Inc.	Hayward
Veritable Vegetable	San Francisco

Financial & Legal Services

Abbott & Kindermann, LLC	Sacramento
Amrik Chand, CPA	Fremont
Angela Alitot Professional Law Corp.	San Francisco
Arguedas, Cassman & Headley	Berkeley
Berkley & Berkley, CPAs, LLC	Las Vegas, NV
Carr & Ferrell LLP	Menlo Park
Craig P. Kennedy and Associates, LTD.	Las Vegas, NV
Douglas H. Kraft	Citrus Heights
Ellen Abel, CPA	San Francisco
Houldsworth, Russo and Co.	Las Vegas, NV
Law Office of Jane McNamara	Valencia
Law Office of Markus Mueller-Dombois	Stockton
Law Offices of Dennis J. Luca, Inc.	San Jose
Law Offices of Esra Jung	Sunnyvale
Law Offices of Steven R. Jacobsen	Oakland
Omar Gonzalez	Sacramento
Payan & Frost CPAs, LLC	Las Vegas, NV
Silver State Trustee Services	Las Vegas, NV

Financial & Legal Services cont.

Tate & Associates	Berkeley
The Sudol Group	Las Vegas, NV
Uboldi, Heinke & Velladao, LLP	Napa

Health & Beauty Services

Acqua Med Spa	San Rafael
Berkeley Cuong Nhu Karate	Berkeley
Bio Essence Corporation	Richmond
Body Works Health & Fitness Center	Benicia
Casa de Maria Corporation	Van Nuys
Cinta Aveda Institute	San Francisco
Gold's Gym	San Francisco
Marilyn Jaejar Skincare, Inc.	San Francisco
Marin Elite Gymnastics Academy	San Rafael
Natural Nails	Los Gatos
Shin's Family Martial Arts Center	Valencia
Studio International	San Francisco
Women's Fitness Center	Fairfax
Wushu Central Martial Arts Academy	San Jose
Yweight Total Fitness	San Mateo

Home & Garden Services

Appleby Cleaning & Restoration	San Leandro
Arborwell	Hayward
Creekside Landscaping, Inc.	Redwood City
Di Grande Brothers	San Francisco
Dominguez Landscape Services, Inc.	Sacramento
Exhibit Plant & Floral Co.	Hayward
Gotfloor.com	Santa Clara
Land Mosaics, Inc.	San Jose
Medallion Landscape Management, Inc.	Morgan Hill
Out of the Woods Cabinetry, Inc.	San Rafael
Sheehy Creek, LLC	Napa
Stay-Green, Inc.	Santa Clarita
Steve Silva Plumbing, Inc.	Napa
Studio D	San Francisco
T. Delaney/SEAM Studio	San Francisco
The Garden Spout, LLC	Santa Rosa
TMP Landscape Contractors	Oakland
Treemasters Tree and Garden Care	San Rafael

Home & Garden Services cont.

Van Dorn Abed Landscape Architects, Inc.	San Francisco
Vanish Integrative Pest Control	San Jose
Wilden Painting & Decorating	Manteca

Hospitality

Amerihost Inn and Suites	Livermore
Applewood Resort	Guerneville
Berkeley Rodeway Inn	Berkeley
Best Western Inn at Marine World	Vallejo
Chestelson House	St. Helena
Comfort Inn	Arcata
Comfort Inn	Corning
Comfort Inn	Vallejo
Coral Reef	Alameda
Days Inn	San Jose
Hampton Inn & Suites	San Jose
Hampton Inn & Suites - SFO	Burlingame
Holiday Inn Express	Vacaville
Napa River Inn	Napa
Orr Hot Springs	Ukiah
Palm Springs Lodging	Palm Springs
Quality Inn & Suites	Buena Park
Quality Inn & Suites	Mountain View
Ramada Suites	Bakersfield
Sonoma Creek Inn	Sonoma
Stone Villa Inn	San Mateo
The Agate Cove Inn	Mendocino
The Olema Inn	Olema
Trojan Horse Inn	Sonoma
Vagabond Executive Inn	Anaheim

Insurance Services

Benefit Resource Group	Reno, NV
Bonafide Insurance Services, Inc.	San Francisco
EGCA Insurance Services, Inc.	San Jose
Finegold Insurance Associates, Inc.	San Francisco
Golden Bells Insurance Agency	Anaheim
Michael Harris Insurance Services, Inc.	Livermore
RAM Commercial Insurance Services, LLC	Morgan Hill
Stromsoe Insurance Agency, Inc.	Murrieta

Manufacturing

American Bakery	Hayward
Avalon Natural Cosmetics	Petaluma
Bergy Door & Window Company	Santa Rosa
Corona Millworks Company	Chino
Custom Pad & Partition	Santa Clara
Custom Silks Incorporated	San Francisco
Ethos Design, LLC	Glendale
Fleenor Paper Company, Inc.	Stockton
Flight Line Products, Inc.	Valencia
Garota Fashion, Inc.	Los Angeles
Glazier Iron Works, Inc.	Hayward
Halus Power Systems	San Leandro
HPL Contracts, Inc.	Patterson
Instone Marble & Granite, LLC	Oakland
Integrated Optical Services Corp.	Santa Clara
Jasan Fabricated Glass, Inc.	Vernon
Keen-Kut Products	Hayward
Kim Hong Noodle Co.	San Francisco
Landa's Painting & Finishing, Inc.	Fremont
Le Cache Premium	Cotati
Marteal, LTD.	Richmond
Mass Precision Sheetmetal, Inc.	San Jose
Miss Thing	Los Angeles
Mulberry Thai Silks	San Rafael and Richmond
New Tech Display	Los Angeles
Pacifica Capacitor Co.	Morgan Hill
Pinnacle Manufacturing Corp.	Morgan Hill
Poetry Corporation	Los Angeles
Printrex, Inc.	San Jose
Salt & Pepper Clothing, Inc.	Vernon
SFO Apparel	Brisbane
Stairbuilders, Inc.	Stockton
Sutter Instrument Company	Novato
TDM Tiling, Inc.	San Carlos
The Shed Shop, Inc.	Rancho Cordova
Tom Beard Company	Cloverdale
Tulocay & Company, LLC	Napa
Viking Door	San Jose
Viking Semiconductor Equipment, Inc.	Fremont



Manufacturing cont.

William Johnston Associates	San Francisco
Y.M.I Jeanswear, Inc.	Los Angeles
Zenitram Manufacturing, Inc.	Santa Clara

Medical & Dental Services

Advanced Chiropractic Center	San Francisco
Ali Hiedari, D.D.S. and Ramin Moradi D.D.S., Inc.	Aptos
Anthony Vitto, M.D., PH.D., FAAN	Morgan Hill
Armen A. Serebrakian, M.D.	Pinole
BMAG, LLC	Santa Ana
Clear Vision Optometry	Sunnyvale
Daliah Wachs, M.D. Integrative Family Medicine, Ltd.	Las Vegas, NV
Dermatology Medical Group of San Francisco, Inc.	San Francisco
Desert Oasis Clinic	Las Vegas, NV
Diane J. Lew	Sunnyvale
East Bay Dental Care	Antioch
Evangelina Amores, D.D.S.	San Francisco
Evergreen Eye Care Optometry, Inc.	San Jose
Foster City Dental Care	San Mateo
Fremont Pediatric Medical Group	Fremont
Grifall Family Chiropractic	Morgan Hill
Individualized Physical Therapy	Morgan Hill
John Compagno, M.D.	Hercules
John K.S. Trong, D.D.S., Inc.	Cupertino
Loc Nguyen, D.M.D., Dental Corp.	San Jose
Maggie Chau, M.D.	San Jose
Matthew S. Menasco, D.M.D	Novato
Michelle S. Jones, M.D.	Antioch
Mission Hills Endodontics	Castro Valley
Mountain View Pedraza Dental Group, Inc.	Mountain View
Nancy D. Phan, D.D.S., M.S.	San Jose
Northgate Medical Center, Inc.	Sacramento
Pacific Health and Healing Center	Fairfield
Pediatric Care Services, Inc.	Claremont
Phuong T. Nguyen, D.D.S.	San Bruno
PT Words	Los Altos
RAMBLC Pediatric Medical Group	Los Gatos
R.J. Sondkar, D.D.S., Inc.	San Leandro
San Lucas Pediatric Clinic, Inc.	Sacramento

Medical & Dental Services cont.

Shahla Heshmati, M.D.	Irvine
Siamak Jafari Dental Corporation	Pittsburg
Smile Dental	Hercules
Sorour D.M.D., P.C.	Hawthorne
Sunshine Chiropractic Clinic	San Leandro
Sycamore Medical Group	Hercules
Symed Corporation	Napa
Tavallaei, D.M.D.	Folsom
Tottori Allergy & Asthma Associates	Las Vegas, NV
Universal Chiropractic	Elk Grove
Voltaire V. Sambajon, D.D.S., Inc.	Folsom

Nursing & Residential Care Services

Berkeley Springs Manor	Berkeley
Canyon House Rest Homes	Menlo Park
Eden Villa	Walnut Creek
Green Acres Retirement	Sonoma
HMC Health Care, Inc.	Sunnyvale
McGarr House	San Anselmo
Mirabel Lodge	Forrestville
Norcal Care Centers, Inc.	Antioch
Nursing Care Providers	Hayward
Palm Villas	Redwood City
Rose Garden Court	San Jose
Sierra Home Healthcare Services	Los Angeles
Sutro Heights Residential Care	San Francisco
Watsonville Residential Care	Watsonville
West-Com Nurse Call Systems, Inc.	Fairfield

Print & Marketing Services

1185 Design	San Jose
All American Label	Dublin
BrandVia Alliance, Inc.	San Jose
EBCO Print & Promotions, Inc.	Pleasanton
Elastic Creative	San Francisco
Furious FX, Inc.	Burbank
GraphiXStitch	San Jose
GT Design & Graphics	Simi Valley
Infolmage of California	Menlo Park



Print & Marketing Services cont.

Involution Studios, LLC	Sunnyvale
John McNeil Studio, Inc.	Berkeley
Nomad Printing & Services	San Francisco
Official Design Agency, LLC	Pleasanton
On Demand Printing Center	Los Angeles
Pentagram Design, Inc.	San Francisco
Praxius Product Design	Emeryville
Sam Hurwitz Productions	Hollywood
The Sutta Company, Incorporated	Oakland
Valpak Direct Marketing Systems, Inc.	Las Vegas, NV
Vision Isle	San Leandro
Zaudhaus	San Francisco

Real Estate Services

Balch Enterprises	Hayward
Castle View Realty	San Jose
C.C. Lending	San Mateo
Century 21 Mancheno Realty	Richmond
Cornerstone Real Estate and Home Loans	Napa
Dwyer & Associates	San Francisco
Fidelity Brokers	Newark
Five-Star Mortgage, Inc.	San Jose
Hilltop Financial Mortgage	Sacramento
Home Investment Realty & Mortgage	San Jose
I Realty	Henderson, NV
Interstate Investment Brokers	Fresno
Mauri Financial Services Corp.	Brentwood
Meacham/Oppenheimer, Inc.	Campbell
Platinum Mortgage Lending Corp.	San Jose
Success One Financial	Fairfield
The Houghton Financial Corp.	San Jose
The Loan Experts	Saratoga
Thomson Brooks, Inc.	San Francisco
Thompson/Dorfman Partners, LLC	Mill Valley
U.S. First American Mortgage Banker Corp.	West Covina
Unifi Group, Inc.	Alameda
Welcome Home Staging & Design, LLC	Dublin

Restaurants, Bars & Food Services

A Black Tie Affair	South San Francisco
Andy's Bar-B-Que	Santa Clara
Arby's Roast Beef	Vacaville
Back Forty Texas BBQ	Pleasant Hill
Bakery Express Café	Palmdale
Banana Leaf	Palo Alto
Barbara Llewellyn Catering & Event Planning	Oakland
Basil Canteen	San Francisco
Basil Thai Restaurant	San Francisco
By the Bay Baking	Oakland
Caffe Roma Roasting Company	San Francisco
Children's Choice	San Jose
Classical Catering	San Jose
Coffee Klatch	Upland
Continental Caterers	Palo Alto
Dragon City, Inc.	South San Francisco
Elixir	San Francisco
Fina Estampa	San Francisco
Firehouse Grill and Brewery	East Palo Alto
Golden Pacific Brewing Company	Berkeley
Hockey Haven	San Francisco
House of Prime Rib	San Francisco
Jessie et Laurent	San Rafael
Jessup Cellars	Napa
Jessup Cellars Tasting Room	Yountville
Korea Garden	Las Vegas, NV
Manresa Restaurant	Los Gatos
Marin Cheese Company	San Rafael
Marina Food	Fremont
Nagano Sushi Restaurant	San Francisco
O'Reilly's Holy Grail	San Francisco
Original Joe's	San Francisco
Original Mel's	San Francisco
Orson	San Francisco
Paragon Restaurant & Bar	San Francisco
Pasta Sonoma	Rohnert Park
Picante	Berkeley
Popeye's Chicken	San Pablo
Sandbox Bakery	San Francisco



Restaurants, Bars & Food Services cont.

Savoy Catering	Oakland
Shalazaar Restaurant	Belmont
Slanted Door	San Francisco
Sonoma French Bakery	Vallejo
Swiss Louis Restaurant, Inc.	San Francisco
Taqueria Pancho Villa	San Francisco
Thai Issan Restaurant	Sebastopol
The Cheese Steak Shop	Hercules
The Spinnaker Restaurant	Sausalito
Vesuvio's	San Francisco
Vik's Chaat Corner & Market	Berkeley
Voila! Juices	Oakland
Zuni Café	San Francisco

Retail

3 Day Suit Broker	Woodland Hills
Abbey Carpets	San Francisco
Africa by the Bay	Oakland
Amoeba Music	San Francisco
Artistic Touch	North Las Vegas, NV
Asia Mart	Santa Rosa
Bamboo Reef Enterprises	San Francisco
Bellach's Leather for Living	San Francisco
Berkeley Bowl Produce	Berkeley
Browns Valley Cleaners	Vacaville
Campus Liquor, Wine & Food	Sacramento
Captain Aqua's Full Service Dive Center	Hayward
Caratii Jewelers	Livermore
Castaneda's Marketplace	Windsor
City Carpets	Cotati
City Lights Books	San Francisco
Clay of the Land Pottery	Berkeley
Cottage Industry	San Francisco
County Square Market	Antioch
Danny Thomas Party Rentals	Sunnyvale
Dixon Hardware	Dixon
Downtown Cellular	Los Angeles
Ethan Allen Home Interiors	Fairfield
Farinelli Fine Antiques	San Francisco

Retail cont.

Fit-Tech Service, Inc.	Fairfield
Habite	San Francisco
Ifshin Violins	Berkeley
Lexann Pharmacy	San Jose
Lola's Market	Santa Rosa
Mephisto	Walnut Creek
Midnight Sun	Healdsburg
Music Lovers	San Francisco
National Furniture Liquidators	San Lorenzo
Rincon Latino, Inc.	Richmond
Simayof	San Francisco
Styler's Floor Covering	Los Altos
Ted Levine Drum Co.	South El Monte
The Sports Basement	San Francisco
Urban Ore	Berkeley
Victoria Jewelry & Gifts	Hayward
Wheelchairs of Berkeley	Berkeley
Wilderness Trail Bikes	Mill Valley
Zuma Jay's	Malibu

Technology

American Probe & Technologies, Inc.	San Jose
Bay Technology	Livermore
Bayspec, Inc.	San Jose
Betatron, Inc.	San Jose
Biosearch Technologies, Inc.	Novato
Blackbag Technologies, Inc.	San Jose
Bradford Technologies, Inc.	San Jose
Coastland Civil Engineering, Inc.	Santa Rosa
Comtel Systems Engineering, Inc.	Sunnyvale
DocuStream, Inc.	San Leandro
Elim Biopharmaceuticals, Inc.	Hayward
Guardian Computer Support, Inc.	Livermore
Helio Solutions, Inc.	Santa Clara
HT Precision Corporation	San Jose
Hurricane Electric	Fremont
Kelytech Corporation	San Leandro
Marin IT, Inc.	Novato
Myntahl Corporation	Fremont

Technology cont.

Nick's Machining	Santa Clara
Primitive Logic, Inc.	San Francisco
Quality Assurance Engineering	Oakland
Saitech, Inc.	Fremont
Siegeworks, LLC	Livermore
Sierra Tech Research, Inc.	San Jose
Sky + Ltd. Engineering Technologies	American Canyon
Tech Soft America, LLC	Berkeley
Twinssoft, Inc.	San Jose
Versatronics	Campbell
Whizz Systems, Inc.	Santa Clara

Transportation, Moving & Storage

American Royal International, Inc.	San Carlos
Bay Area Kenworth	Sacramento
Bay Porter Express	South San Francisco
Black Tie Taxi	American Canyon
C & J Leasing, Inc.	San Francisco
East Bay Connection	Concord
J & B Towing	Oakland
Korex Transport	Los Angeles
Lima Towing	Santa Clara
Lucero Trucking	Stockton
Luxor Cabs	San Francisco
Main Street Moving & Storage	Petaluma
MDM Tollford, Inc.	San Francisco
Modern Parking, Inc.	Los Angeles
National Towing & Transport	Mountain View
R. Lance & Sons, Co.	Livermore
Roly's Trucking, Inc.	Irwindale
Safetrans	San Jose
Sausalito Moving & Storage	Rohnert Park
Shamrock Moving & Storage	San Francisco
Sooner Distribution Services	Moorpark
Transmeridian Warehouse Inc.	Oakland
Wraich Transport	Fontana

Veterinary & Pet Services

Alameda Pet Hospital	Alameda
American Animal Hospital	Fremont
Animal Allergy & Dermatology Specialists	Las Vegas, NV
Camino Real Pet Clinic	Burlingame
El Camino Animal Hospital	Palo Alto
Lightfoot Stables, Inc.	San Jose
Pet Emergency & Specialty Center Marin	San Rafael
Redwood Veterinary Hospital	Vallejo
San Carlos Pet Hospital	San Carlos
Serra Veterinary Hospital	Sunnyvale
Silverado Veterinary Hospital	Napa
Simi Pet Care Center, Inc.	Simi Valley
Special Veterinary Hospital	Mill Valley
Tappen Hill Boarding	Sebastopol
TLC Pet Medical Center	West Hollywood
Thornhill Pet Hospital	Oakland
Veterinary Surgical Associates	Campbell





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