Pride of Ownership

Expertise in SBA Real Estate Financing
The economy is on the upswing, companies are once again hiring, there’s a renewed optimism among consumers and business leaders, and TMC Financing is delighted to be a part of the turnaround. Throughout the recession, we continued to pursue our mission of helping business owners realize their dreams, invest in the future of their companies, retain employees and even grow their workforce. The pay-off has been tremendous. From the largest sleeping bag manufacturer in America who was recognized by the White House for bringing jobs home, to the shopping center owner who is revitalizing an entire community, to one of the Bay Area’s most popular restaurants, TMC’s clients are thriving. Collectively, they employ 7,962 people, and expect to add 2,680 new jobs over the next two years.

And, just as it’s true that small businesses are the engine of job growth, it’s also a fact that many of those jobs are local, which translates into a renewed prosperity for the communities where the businesses are located.

One of the most gratifying aspects we’ve witnessed among many of our client companies is a dedication to the American worker. A number of the stories we’re sharing with you here have a strong component of “Made in America.” And these companies are only a sampling of what’s going on nationwide.

As the No. 1 Small Business Administration (SBA) 504 commercial real estate lender in Northern California and Las Vegas, it’s our job to make sure our small business clients have access to capital, as well as the help, advice and mentoring they need to be successful. While our numbers — the number of loans and loan amounts — continue to trend up, it’s our clients who have the good ideas, talent and drive to generate growth. They are the real story of TMC’s success.

As with any successful enterprise, we cannot do it alone. We’re grateful for our dedicated Board of Directors, the U.S. Small Business Administration, the mortgage lenders and commercial real estate brokers who work with us to contribute to the vitality of businesses and their communities.

We’re pleased to share with you some of the successes our clients have had in the past year. They inspire a renewed confidence in the resilience of American business.

Barbara Morrison
TMC Financing

“Our passion is providing small businesses the capital resources and support they need to prosper and contribute to the economic turnaround.”

Donald Briggs Jr.
Thomas Wood Professionals

Mark W. Buell
Denise Conley
Conley Consulting Group

Gail Goldman
Ken Johnson
Attorney at Law

David Kraechan
Premier West Bank

Linda Lee
Paragon Asset Management

Susan Lowenberg
Lowenberg Corporation

Barbara Morrison
TMC Financing

Jennifer F. Raire
Old Republic Title Co.

Selma Taylor
CARAT

Mike Waltz
Byong Yu, a self-made businessman, is an American dream success story whose investment in the Koreana Plaza in Rancho Cordova is creating opportunities for others. The project, which includes the Koreana Market, gift shops, restaurants, other businesses and a planned Korean-style spa, will create an estimated 87 jobs and revitalize the neighborhood.

Yu opened his first specialty Asian grocery store in 1973 in Oakland. With the success of this store, he opened a second location in Rancho Cordova in 2003, which offers an expansive array of food products that cater to a diverse clientele, including Asian, Eastern European and Hispanic customers.

Koreana Plaza is transforming what was a blighted shopping center with vacant storefronts into a new center of commerce. As the owner/manager, Yu is able to select retailers that draw customers who patronize more than one business. “That way, we support one another,” he says.

In addition, he appreciates the stability, independence and equity that come with ownership.

“When you own the building, the cash you’re expending stays in the property as the value goes up, and you benefit,” he explains. TMC’s Kurt Chambliss helped Yu put together the loan and financing package – Yu’s second SBA deal with TMC.

“TMC is very professional and they’re willing to take a risk,” says Yu. “They trusted me as a businessman, and they were willing to help.”
Race Car Dynamics, Inc.
El Cajon, California

James Asbury, President & CEO
Judith Asbury, Secretary
Andrea Asbury, Vice President

A family-owned business, Race Car Dynamics has built its reputation on 40 years of innovation and quality. “Teamwork,” says Judy Asbury, company secretary, “has been the key to RCD’s success throughout the years.”

The company manufactures and distributes suspension systems, concept vehicles, Bilstein & Fox shock absorbers and quick-response vehicles for fire, rescue and law enforcement. The business is conducted according to a simple creed: Quality products, superior design, made in the USA.

“We’re always in search of new concepts,” says Asbury. “We pride ourselves on understanding the marketplace and the trends that are revealing themselves. RCD’s team has the vision to design, develop and produce cutting-edge products.”

Prior to obtaining their SBA loan and purchasing a building, RCD was operating in three separate locations. The purchase allowed the company to consolidate operations and increase efficiencies, which, says Asbury, improved the bottom line.

RCD was introduced to TMC through their broker and Plaza Bank, and Asbury appreciated the way TMC’s knowledgeable staff guided RCD through every step of the process.

“Buying a larger building enabled us to provide room for growth in the future,” says Asbury. “We’ll lease out the excess space until we need it.”

In addition, purchasing the building has given RCD the opportunity to add employees. “As the business expands and grows, we will be able to maintain our ‘Made in the USA’ mission and create new jobs,” says Asbury.

“We’re committed to maintaining our ‘Made in the USA’ mission – and creating new jobs.”
~ James Asbury
TMC Employee Spotlight
We’re Working for You & Your Business

Briana Carter
Office Coordinator

Briana is the “voice of TMC.” While running the front desk at TMC’s Northern California headquarters, Briana is often the first person clients and partners encounter.

In addition to assisting callers and making visitors feel welcome, Briana provides support for the marketing department, plans TMC’s legendary parties, and generally keeps everyone in the office happy.

A recent college graduate, Briana was eager to get out into the “real” world. Her position gives her a viewpoint into many aspects of the company and she has enjoyed learning about small businesses and looks forward to growing with the company.

“It’s been so rewarding to see small businesses get a chance to grow their business with TMC’s help,” says Briana.

In her off hours, Briana enjoys reading, music and watching football – go Chargers!

Atherton Healthcare
Menlo Park, California

David Dediachvili, Co-owner
Natalia Josseliani, Co-owner

Natalie Josseliani has a medical background in her native Georgia, and her husband, David Dediachvili is experienced in finance. These skills provided excellent preparation to become the owners/operators of Atherton Healthcare, a full-service skilled nursing and rehabilitation facility serving seniors who need short-term or long-term care.

The story of Atherton Healthcare is an example of putting know-how and skill to work to create a successful turnaround.

When the couple purchased the property, there were only 60 patients in residence and the facility needed updating. They made physical improvements and hired and trained staff. Atherton Healthcare now houses some 160 patients cared for by 170 employees.

“In today’s commercial real estate market, it might seem like a risk to make a big investment in property,” says Dediachvili, “but it’s actually a good time to buy. Rates are low, prices are pretty reasonable, and you never know, tomorrow may be too late.”

“Besides,” says Dediachvili, “it just makes good financial sense to own the property where you operate your business. It’s better to be your own boss, rather than having a landlord telling you what to do or not do.”

Dediachvili says he couldn’t have asked for more from TMC’s Bruce Whitaker and California Bank & Trust.

“In the beginning, I was worried about time constraints, but they did everything possible to accommodate my needs before the deadline on the option to buy,” he says.

SBA 504 Financing
Total Project Cost: $8,876,344
Jobs Retained and Created: 85
TMC Lending Partner: California Bank & Trust

“As a property owner, every dollar you invest goes to the future value of the property – and you’re the beneficiary.”

~ David Dediachvili

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Menlo Park, California

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Natalia Josseliani, Co-owner

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~ David Dediachvilli
TMC Employee Spotlight
We’re Working for You & Your Business

Kurt Chambliss
Vice President, Business Development Officer

Kurt works with brokers and lenders to assist their clients in obtaining SBA 504 financing. After being referred to a small business owner, he works with them in reviewing the details of the loan, describing the overall process and being their main point of contact.

“As a 1st mortgage lender for 15 years before joining TMC, I could always count on TMC’s experience and professionalism to make sure my deals closed quickly and smoothly,” says Kurt.

What Kurt finds most rewarding about being on the TMC team is closing the big, challenging deals. When he’s not helping business owners, he’s attending his kids’ sporting events and looking forward to his next opportunity to smoke ribs in his backyard and play poker with friends.

Foam Distributors, Inc.
Hayward, California

Steve Doyle, President
Ron Doyle, Treasurer & CFO

Now celebrating its 35th year, Foam Distributors is truly a family affair. Steven and Ron Doyle’s father started the company in 1977.

“We’re proud of being family-owned,” says Ron Doyle, “and we’re building for the future. The third generation is already in key positions – even the fourth-generation – is ‘ready and waiting in the wings.’”

Foam Distributors first established its reputation for excellence in cushion packaging for the Silicon Valley computer industry, but when the industry began outsourcing manufacturing, the Doyles diversified “to keep pace with the changing economy,” says Ron Doyle.

Today, Foam Distributors provides packaging for communications and medical equipment, biotechnology products, wine bottles, fruits and vegetables, and cushion parts for the defense industry. The company also supplied foam used to build the famed “green roof” on the California Academy of Sciences.

“Our are continually honing our skills to provide what our customers need,” says Doyle. “In many cases, they take our salespeople on sales calls so together they can design exactly the packaging that’s needed for a specific job.”

When the brothers decided to purchase a larger facility, it was an easy decision to go with TMC. “TMC helped us purchase our previous building,” says Doyle. “They’re great at moving the loan along.”

Owning has helped the Doyles control costs and expand the workforce by six new, full-time staff, for a total head count of 90 employees.

SBA 504 Financing
Total Project Cost: $5,023,720
Jobs Retained and Created: 85
TMC Lending Partner: JPMorgan Chase Bank

“TMC has come through for us twice now. We trust them to get it right.”

~ Ron Doyle
Without the support of TMC, Presidio Bank and SBA financing, it may not have been possible to put this deal together.

~ Brian Wilson

SBA 504 Financing
Total Project Cost: $7,440,000 (Including Tenant Improvements)
Jobs Retained and Created: 27
TMC Lending Partner: Presidio Bank

Sam’s Anchor Café
Tiburon, California

Everyone in the San Francisco Bay Area knows Sam’s Anchor Café. The iconic landmark is one of only a handful of restaurants accessible by boat with a large, sunny deck that offers unobstructed views of Angel Island, Alcatraz and the San Francisco skyline.

Sam’s has been a popular destination point since the days of Prohibition, when, rumor has it, founder Sam Vella operated a still down in the harbor. Today, Sam’s is owned and operated by Brian Wilson and Steve Sears, who are only the third owners in the restaurant’s 92-year history.

When Wilson and Sears had an opportunity to purchase the property, which includes the restaurant, leased retail space, two floating docks and anchor piers, they turned to TMC for assistance.

“TMC’s David Griffis made it easy, and it was a fairly complicated situation,” says Wilson. “Throughout the process, we felt we were working with partners who actually cared about us and our business.”

“As owners, our fate is in our own hands,” says Wilson. “Our customers and employees know Sam’s will be there for the long run.”

As part of the tenant improvements financed with the SBA loan, Wilson and Sears had solar panels installed.

“Restaurants are heavily dependent on electricity because of the need for refrigeration,” explains Wilson. “We’ve been able to cut our electric bill by two-thirds, and the panels will pay for themselves within two years.”

Why SBA 504 Financing?

• Most privately held companies are eligible.
• As little as 10% down payment required.
• Below-market, long-term interest rates – FIXED for 20 years.
• Financing can be used for building acquisition, renovation or new construction.
• Minimum 51% occupancy.
• No additional collateral required.
Refinancing with the SBA is a no-brainer for any small to medium-size business in an owner-occupied building who is upside down with their loan.”

~ Colton Vollman

SBA 504 Refinancing
Total Debt Refinanced: $5,200,000
Jobs Retained and Created: 147
TMC Lending Partner: Service 1st Bank of Nevada

VSRS Industries, Inc.
Henderson, Nevada

Colton Vollmann, CFO
Leo Wright, Director
Charles DeGregorio, President

The double whammy of a collapsing Las Vegas real estate market and a worldwide downturn in casino gaming could have been a fatal blow for VSR Industries’ CFO Colt Vollmann. But Vollmann, an ex-banker, saw the opportunity inherent in refinancing with an SBA loan.

“The building we owned had decreased in appraised value and our loan had become an albatross around our necks,” says Vollmann. “Refinancing through the SBA gave us the leverage we needed to restructure a completely new financing package with a new bank, including a line of credit for working capital.” In fact, it was the new banker who encouraged Vollmann to look into the SBA’s debt refinancing opportunities and recommended working with TMC’s Ann Santiago.

“Ann’s knowledge of both the SBA and the banking industry, enabled her to walk us through the hurdles with a minimum of effort,” says Vollmann.

VSR, which manufactures and sells locks, lock bases and slot machines, realized a savings in excess of $100,000 annually, which freed up money for growth and hiring. VSR’s headcount is up by 30, to 165 employees.

VSR recently landed a huge contract to sell slot machines to Macau, China. Vollmann is proud of the fact that everything VSR manufactures and sells is made in the U.S., saying, “Resources may be inexpensive elsewhere, but security is a huge thing and our relationships worldwide are key.”

Debt Refinancing
SBA 504 can 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.

• NEW: Working Capital – the difference between the existing debt and 90% of the appraised value may now be used for working capital to finance business expenses such as salaries, rent, utilities and inventory.

• Borrowers must occupy at least 51% of the subject property.

• Limited time only!
Before purchasing an 11,654 sq. ft. warehouse and adjacent 3,749 sq. ft. industrial building, superstudio, which produces high-quality advertising for top agencies, was outgrowing its space. With business growing, the company was frequently forced to rent studio space on an “as-needed” basis. Superstudio is now able to operate more efficiently without being restricted by third-party scheduling.

Dana Garman Jacobsen, an industry vet who has worked with such notable production companies as Propaganda Films, RSA, Tony Kaye and Supply and Demand, founded the company in 2006. Superstudio’s unique creativity and established relationships with third-party vendors gives it its edge over industry competitors. When the opportunity arose to purchase the Culver City property, Garman Jacobsen knew the time was right.

“TMC worked seamlessly with Bank of the West on a ‘big picture’ package that enabled the purchase to go through.”

“When you ‘own your own home’, so to speak, it gives you a sense of permanence.”

~ Dana Garman Jacobsen
Beejal Amin
Loan Officer

Beejal joined TMC because she is passionate about small business lending and its capacity to positively impact the communities where those businesses grow and prosper.

“Each loan presents a new puzzle – the more unique and complex, the better,” says Beejal. “I thrive on putting it all together, and acting as an advocate for the borrower in submitting my recommendations to the SBA.”

As an example of how rewarding her job is, Beejal describes attending a corporate retreat at a property she helped a client purchase with an SBA loan.

“My client’s expressions of gratitude on that visit have left a lasting impression on me,” says Beejal. “It will permanently remind me of the benefits my job can bring to others.”

Outside of the office, Beejal finds great joy in the kitchen. Her No. 1 personal goal for the coming year is to bake the best-ever blackberry pie.

Christian Prynoski, President
Shannon Prynoski, Vice President & Producer

Sometimes, owning your own building is just plain good for business. Shannon Prynoski, co-owner with husband Christian Prynoski, of Titmouse, sees a direct link between purchasing the space for their growing Los Angeles animation studio and a new major contract to produce 52 episodes of a cartoon series for Disney.

Titmouse makes cartoons, music videos and television commercials for a variety of networks, including the Cartoon Network, MTV and Nickelodeon, in addition to Disney. The company’s first big show was Metacalypse for the Cartoon Network, and others followed.

“In 2005, when we got our series, we needed a lot more employees and decided – against our accountant’s advice – to buy a building,” says Shannon Prynoski. “Either way, we’d have to pay ‘rent.’ As our own landlords, we can do what we like with our space.”

With seven series in production, Titmouse again needed to expand and recently purchased a new building that can house their ever-growing crew, which now numbers 180 full-time employees in California. Another 40 people work for Titmouse in New York.

“If we hadn’t bought that first building, we wouldn’t have had the equity to afford this one,” says Prynoski. “It’s definitely a step up. Plus, we’re using what we budgeted for rent to pay for improvements.”

Prynoski was pleased with the help they received from TMC’s Beejal Amin. “She helped us secure the best deal and rate for the project.”

SBA 504 Financing
Total Project Cost: $5,700,000
Jobs Retained and Created: 150
TMC Lending Partner: City National Bank

“Owning your building puts you in control. As artists, we like being able to create our own things, including our own space.”

~ Christian Prynoski

Titmouse, Inc.
Los Angeles, Inc.

Christian Prynoski, President
Shannon Prynoski, Vice President & Producer

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TMC Lending Partner: City National Bank

“Owning your building puts you in control. As artists, we like being able to create our own things, including our own space.”

~ Christian Prynoski
**START WITH TMC**

**STEP 1: Information Gathering & Pre-qualification**
- Provide Financial Info
- Meet with TMC
- Provide Purchase Agreement

**Business Owner**
- TMC
- Collect Financial Information
- TMC Pre-Qualification

**Real Estate Broker**
- First Mortgage Lender

**STEP 2: Loan Approval**
- Provide Supplemental Info
- Loan Application Documents
- Remove Finance Contingency

**Business Owner**
- TMC
- Sign TMC Agreement
- Receive:
  - Bank Commitment Letter
  - Appraisal
  - Environmental Report
  - SBA Authorization (Approval)

**Appraiser**
- Environmental Consultant
- SBA

**STEP 3: Loan Closing & Servicing**
- Sign Bank Closing Documents
- Sign SBA Funding Documents

**Business Owner**
- TMC
- Close of Escrow
- SBA Debenture Funding

**Title Company**
- SBA
- Central Servicing Agent

**TMC — With You for the Life of the Loan**
“We’re focusing on producing more products in the U.S. and bringing more jobs back home.”
~ Harry Kazazian

Exxel Outdoors manufactures and distributes camping and outdoor recreational gear in both the United States and Asia, and owns and operates the largest sleeping bag factory in America.

“In 2000, when everyone else was packing up their factories and running to China, we did a very calculated roll of the dice and purchased a closed-down sleeping bag factory in Alabama,” explains CEO Harry Kazazian. “We hired back the workers and invested in it to make it the most efficient sleeping bag factory in the world.”

Exxel’s commitment to American jobs recently earned Kazazian an invitation to the White House to participate in President Obama’s Insourcing American Jobs Forum. Last August, Congresswoman Judy Chu named him “Businessman of the Year” for his work in job creation in California’s San Gabriel Valley. Exxel’s customers include mass retailers and sporting goods chains in the U.S. and abroad.

“We deliver high-value products so families can afford to have fun in the outdoors without spending a fortune,” says Kazazian.

Kazazian and his business partner, Exxel Outdoors President Armen Kouleyan, credit their success to “seeing opportunities the other guys don’t see, and taking chances to pursue those opportunities.”

When Exxel’s former lease ran out, Kazazian knew the time was right to buy: “We were in expansion mode, property prices were good and interest rates were low.”

“TMC helped us close the deal with the best possible rate and terms. We’re now able to invest in ourselves and control our own destiny as we grow our company.”
TMC Employee Spotlight

We're Working for You & Your Business

Ann Santiago
Vice President, Regional Loan Officer

Ann is responsible for partnering with lenders, brokers, and developers in Nevada to provide local businesses with SBA 504 financing. She works with all parties from the start through the underwriting and loan application process.

“Helping small businesses achieve their dreams is exceptionally gratifying,” says Ann.

She takes pride in TMC’s innovative, forward approach to reaching out to the small business community, which, she says, “explains how TMC continues to be one of the top CDC’s in each market we service.”

Going forward, Ann’s goals include helping to maintain TMC’s No. 1 position in Las Vegas, and, she has her “sights set on beating a couple of ladies on the tennis court – and learning to cook Puerto Rican cuisine like my mom.”

Werner Institute for Balance & Dizziness, Inc.
Las Vegas, Nevada

Don Slater’s enthusiasm for the physical therapy business he co-founded with Brian Werner, MPT, in 2005, is evident in his voice.

“We’re proud to be the first facility in the Las Vegas area to offer vestibular auto-rotational testing (VAT),” says Slater, CFO of the Werner Institute of Balance & Dizziness. “We’re on the leading edge of diagnosing and treating patients with peripheral and central nervous system disorders of the balance system.”

As a specialty practice catering to the growing Baby Boomer demographic in Southern Nevada, the Werner Institute is thriving.

“In addition to our expertise, there’s a credibility that comes with a new, state of the art facility that gives referring physicians great confidence,” says Slater.

Owning their building has enabled the Werner Institute to save money and increase its capacity to serve a growing number of patients, including adding 10 new employees.

In addition, the Institute was able to apply some of the cost savings to upgrading the facility and earning LEED certification, which meets the SBA 504 program’s incentive to build/renovate buildings using green technology and energy-saving systems.

One of the things that clinched the decision to move forward, says Slater, “was the fact that the SBA and TMC’s Cindy Santilena and Ann Santiago believed in us and stuck with us.”

“We look at the SBA and TMC as long-term partners. It’s not just a transactional relationship; we see it as what’s next and what’s possible.”

Werner Institute for Balance & Dizziness, Inc.
Las Vegas, Nevada

Brian Werner, MPT, Co-founder & Lead Clinician
Donald Slater, Co-founder & CFO

SBA 504 Financing
Total Project Cost: $845,900 (Including Tenant Improvements)
Jobs Retained and Created: 42
TMC Lending Partner: Bank of Nevada

“Tomorrow will always be better and there are solutions, resources and partners who can help you realize your dreams.”
~ Donald Slater
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 local 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 up to $50,000 may be used for working capital, inventory purchases, equipment and machinery, leasehold improvements, and startup costs.

- **Business Coaching and Advising**
  One of the benefits of being a Working Solutions borrower is that borrowers receive five years of free business coaching, advising, 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, Innerstellar Pilates and Yoga, Brenda’s French Soul Food, Oasis Café, My Tutoring Place, Coco Delice Fine Chocolates and Core Foods (see Profile on facing page).

- **Financial Supporters**

**Animal Internal Medicine & Specialty Services**
San Francisco, California
Jill Williamson, Founder

**Working Solutions Microlon: $25,000**

Jill Williamson, VMD, was the perfect candidate for a Working Solutions loan. She had the expertise, training and experience to make a go of her new Animal Internal Medicine and Specialty Services business, but she lacked the leverage needed to secure a loan from a traditional lender.

“I was a single-person business, was encumbered with school debt and had no assets,” she explains. “The bankers didn’t trust my business plan, even though it was based on 15 years of experience.”

What she did have was confidence. She was certified in emergency and critical care, and Working Solutions was willing to take a chance on her expertise. It turns out the loan was a good bet. From the day Williamson opened the doors on her new practice, which offers 24-hour care to critically ill pets, it has exceeded her expectations. Williamson’s staff has grown to four full-time and four part-time employees, a radiologist and a cardiologist.

It’s her staff she credits for the exceptional customer service that’s contributed to the success of AIMSS. Eventually, Williamson would love to purchase the building where she leases space. Until then, she’s content to expand her practice and continue to provide high-quality medicine that’s saving pets’ lives.
During the past 30 years, TMC has provided $6.4 billion in SBA 504 commercial real estate financing for more than 3,900 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 that 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 through some of the many businesses we have assisted since 1981.
Control Design Supply of No. California
Cottonbra, Inc.
Diamonds & Jewelry
Editions Limited West, Inc.
Global Space Food Systems
John’s Import Stores
Lian Hwa Foods, Inc.
Major Textile Imports, Inc.
Steel Mill Recycling
Pace Supply Corp.
Paper Mart
Paradise Herb & Spice Co.
PCL Imports, Inc.
Ritz Food Service
Sonoma Cattle Ranch
Spectra Test Equipment, Inc.
Steel Tile Distributing, Inc.
T. Haynes Lighting
Tai Pong Trading, Inc.
Veritable Vegetable

Financial & Legal Services
Albott & Kindermann, LLC
Amick, Chandler, CPA
Arguedas, Casman & Headley
Berkeley & Berkley
Carr & Ferrell LLP
Craig P. Kenny & Associates, LTD.
Ellen Abel, CPA
Houldsworth, Russo and Co.
Low Office of Jane McNamara
Low Office of Jose M. Alcaro & Altuna
Low Office of Markus Mueller-Dombois
Low Office of Steven R. Jacobson
Omar Gonzalez A Law Corporation
Payan & Frost CPAs, LLC
Walsh & Friedman, Ltd.

Vanish Integrated Pest Control San Jose
Wilden Painting & Decorating Manteca

Hospitality
Amber Inn and Suites Livermore
Applewood Inn Guerneville
Berkeley Rodeway Inn Berkeley
Best Western Inn at Marine World Vallejo
Chester House St. Helena
Comfort Inn Arcata
Comfort Inn Corning
Comfort Inn Vallejo
Coral Reef Inn & Suites Alameda
Days Inn San Jose
Hampton Inn & Suites San Jose
Hampton Inn & Suites – SFO Burlingame
Holiday Inn Express Vacaville
Napa River Inn Napa
Or Hot Springs Ukiah
Best Western Inn at Palm Springs Palm Springs
Quality Inn & Suites Buena Park
Quality Inn & Suites Mountain View
Ramada Suites Bakersfield
Stone Creek Inn Sonora
Stone Villa Inn San Mateo
The Agate Cove Inn Mendocino
The Olema Inn Olema
Tropic Star Inn Sonoma
Ridgecrest

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

Home & Garden Services
Appleby Cleaning & Restoration San Leandro
Arborwell Hayward
Creekside Landscaping, Inc. Redwood City
Di Grande Brothers San Francisco
Dominique Landscape Services, Inc. Sacramento
Hill Plant & Floral Co. Hayward
Golffloor.com Santa Clara
Land Mosaics, Inc.
Medallion Landscape Management, Inc. Morgan Hill
Out of the Woods Cabinetry, Inc. San Rafael
Scientific Equipment Repair Mountain View
Shepsy Creek, LLC
Stay Green, Inc.
Steve Silva Plumbing, Inc.
Studio – D
The Garden Spot, LLC
Treasurers Tree and Garden Care
Van Dorn Landscape Architects, Inc.

Financial & Legal Services cont.
Tate & Associates Berkeley
The Sudal Group Las Vegas, NV
Utoldi, Henke & Velladao, LLP Napa

Health & Beauty Services
Acqua Med Spa San Rafael
Berkeley Cuong Nhu Karate Berkeley
Bio Essence Corporation Richmond
Casa de Maria Corporation Van Nuys
Cinta Aveda Institute San Francisco
Gold's Gym San Francisco
Marlyn Jaag Skincare Studio San Francisco
Marin Elite Gymnastics Academy San Rafael
Natural Hair Napa
Shin’s Family Martial Arts Center Santa Clara
Studio International San Francisco
Women’s Fitness Center Fairfax
Wushu Central Martial Arts Academy San Jose
Yewtree Spa San Mateo

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

Export, Import & Distribution
ABI Industries Oakland
Alpha Centhal Los Angeles
American Textile & Supply, Inc. Richmond
B & T Trading Company Oakland
Boraccca & Associates Petaluma
Canyon Wholesale Provision Los Angeles

Education
Alpha Science Education Institute San Gabriel
Appleseed Montessori Sunnyvale
Best Friends Chinese School Belmont
Champion Youth Enrichment School Sunnyvale
Classroom Matters
Kids ‘N Dance ‘N Theatre Arts Oakland
Montrose Christian School, Inc. Glendale
Multiple Intelligence Training Center San Jose
Rockridge Montessori School 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
Univ. of Eastern & Western Medicine Sunnyvale

Contractors cont.
Titan Electrical Construction, Inc. San Francisco
Towne Electric Company San Leandro
Universal Floor Covering Fremont
Wadsworth Glass Co. El Sobrante
XL Construction Corporation Milpitas
Wadsworth Glass Co.
Universal Floor Covering
American Textile & Supply, Inc.
Alpha Centhal
American Textile & Supply, Inc.
B & T Trading Company
Boraccca & Associates
Canyon Wholesale Provision

Canyon Wholesale Provisions
Boracchia & Associates
B & T Trading Company
American Textile & Supply, Inc.
Alpha Centhal
ABI Industries
Export, Import & Distribution
Thud Studios
Fairfax Theatre
Feast First Everentertainment
Fourth Street Bowl
Golf N Games Family Fun Center
Napa Valley Bike Tours
Super Franks
Thud Studios
Titan Electrical Construction, Inc.
Towne Electric Company
Universal Floor Covering
Wadsworth Glass Co.
XL Construction Corporation
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<td>Alameda Pet Hospital</td>
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<td>Veterinary Surgical Associates</td>
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