

## Silverado Activates Proprietary Software Platform

For Immediate Release

PLEASANTON, Calif./EWorldWire/Jan. 7, 2005 --- Silverado Financial Inc. (OTCBB: SLVO) today announced that it has completed upgrading and re-tooling the FinanCenter software acquired as part of the Financial Software Inc. acquisition in 2003. Silverado has re-tooled the software to act as a more robust and targeted platform, which enables management to better track and forecast its business. Silverado's loan advisors benefit by having a powerful loan management tool, which enables them to more effectively track and manage a higher number of clients and loans.

The company went active internally on the platform in Q4 of 2004, and, as of January 1, 2005, Silverado has released the platform for enterprise-wide use. John Hartman, CEO of Silverado, stated, "We are very excited about internal acceptance of the system by our employees, and it is more than living up to the expectations that we had when we acquired it in 2003."

Silverado's proprietary software system will, among other things, decrease the time needed in which to compile and submit loans, decrease the time spent by managers on pipeline management and forecasting, and help the advisors and processors to better manage time-sensitive issues through automated alerts.

### 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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