

Silverado Financial To Present At Instream Partners' Fourth Annual Value Below The Radar Conference

For Immediate Release

PLEASANTON, Calif./EWorldWire/Oct. 4, 2005 --- Silverado Financial, Inc. (OTCBB: SLVO), a mortgage banking company focused on non-prime borrowers, today announced that it will be a featured presenter at Instream Partners' 4th Annual "Value Below the Radar" conference Tuesday at 8:30 a.m., October 18, 2005 at the Park Hyatt in San Francisco. John Hartman, president and CEO of Silverado Financial, will give the presentation.

"We have had a great year thus far and our business continues to grow," said Hartman.

"From increasing revenue generation to the closing an acquisition, Silverado is laying the groundwork for tremendous success. In 2005, Silverado has grown from two locations in California to a national firm with 10 offices from coast-to-coast. Silverado's current run rate puts the Company on track for approximately \$4 million in annual sales. With the acquisition being closed and integrated, the Company expects to see the benefits of this strategy in the second half of the year. Our outlook for 2005 is a positive one. We expect strong revenue in the second half of 2005 and profitability by year-end 2005. Now that we are starting to see the benefits of our strategic growth plans, we look forward to presenting our vision at the Instream conference."

Instream Partners' "Value Below the Radar" conference highlights companies exhibiting strong growth and/or value characteristics, with market capitalizations below \$500 million.

For more information on the conference, visit www.instreampartners.com

Forward-Looking-Statement: 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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