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**PRESS RELEASE**

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**PINNACLE ARRANGES \$8.990 MILLION COMMITMENT FOR PONDER ENTERPRISES TO ACQUIRE AND REFINANCE 21 HARDEE'S LOCATIONS IN GEORGIA.**

PINNACLE HAS UNDERWRITTEN AND SECURED A COMMITMENT AND FUNDING FOR A \$8.990 MILLION CREDIT FACILITY TO ACQUIRE AND REFINANCE TWENTY-ONE UNITS.

**Indianapolis, IN** — Pinnacle Commercial Capital, recognized as one of the premier nationwide lenders to the franchise industry, has secured a commitment and today Ponder Enterprises received funding of \$8.990 million to acquire and refinance certain Hardee's assets, in Georgia.

Bill Wildman, president of Pinnacle Commercial Capital said, "Pinnacle's commitment to the Hardee's system has been very strong over the past few years even as other lenders have left this to pursue other opportunities. This dedication to this brand is due in part by strong franchisees like our Borrower. Pinnacle has been the only funding source that has participated in the Hardee's Franchise Conferences over past few years and continues to underwrite loans in the system that are creditworthy. We pride ourselves in assisting qualified franchisees in the system that are looking for capital to grow their businesses. It is very satisfying to accomplish yet another objective we were retained to assist in. Our custom-tailored approach to their business has proved to be the solution to arranging the financing for this acquisition and refinance." Our Borrower said, "Pinnacle's professionalism and knowledge of the industry, combined with their insight into our business, makes Pinnacle a perfect partner for our company and I am very satisfied with the result."

Wildman continued, "Pinnacle recognizes the capital needs of the Hardee's system and is dedicated to structuring loan programs and credit facilities that will enable franchisees to grow individually while contributing to the system's expansion as a whole. Unit growth within the Hardee's System is expanding and the company has serious plans to grow the concept in new areas of the country. Pinnacle welcomes the opportunity to continue assisting the chain in its expansion."

Pinnacle Commercial Capital, a privately-held Indianapolis-based specialty commercial finance company, is focused on providing loan products for the complete range of growth opportunities for owners, franchisees, landlords, franchisors, and investors in branded retail businesses. Loan

proceeds may be used for a variety of purposes including debt refinancing, the acquisition of existing units or real property, equipment purchases, and store improvements.

Pinnacle has provided business and franchise financing nationally to operators of quick service and casual dining restaurants, lube centers, video stores and other specialty retail outlets. The company originates loan products serving all regions of the United States through 7 locations, including Indianapolis, Austin, New York, Knoxville, Charlotte, Portland, and Los Angeles.