



Pinnacle Commercial Capital
101 W. Ohio Street
Suite 2000
Indianapolis, IN 46204
Telephone 317.472.2828
Fax 317.472.2829

Contact: William Wildman
Wildman@pincomcap.com

PRESS RELEASE

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**PINNACLE ARRANGES \$7.000 MILLION COMMITMENT FOR VARRIS, INC. TO
ACQUIRE 10 JACK-IN-THE-BOX LOCATIONS IN CALIFORNIA.**

PINNACLE HAS UNDERWRITTEN AND SECURED A COMMITMENT AND FUNDING FOR A \$7.000 MILLION CREDIT FACILITY TO ACQUIRE TEN JBX UNITS FROM THE FRANCHISOR.

Indianapolis, IN — Pinnacle Commercial Capital, recognized as one of the premier nationwide lenders to the franchise industry, has secured a commitment and today Varris, Inc. received funding of \$7 million to acquire certain JBX assets, in California.

Bill Wildman, president of Pinnacle Commercial Capital said, “Pinnacle’s commitment to the JBX system has been very strong over many years. Our dedication to this brand is due in part by strong franchisees like our Borrower and to the strength of the Brand. Varris, Inc. along with its subsidiary companies is the largest JBX franchisee in the chain. Varris chose Pinnacle over other lenders due to our ability to quickly understand their business and script out a capitalization structure the Borrower liked that met the criteria of our financial partner. We pride ourselves in assisting qualified franchisees in the JBX system that are looking for capital to grow their businesses. We currently do business with many of the larger franchisees in the system and have a long standing relationship with the franchisor. We started providing capital to the system in the 1980’s and we have been committed to assisting qualified JBX franchisees ever since. 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.” 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 we are very satisfied with the result.” The Borrower continued, “We plan to call on them again for our next acquisition because they fully understand the franchise lending business and know how to structure transactions that allow us to grow our business.”

Wildman continued, “Pinnacle recognizes the capital needs of the JBX system and is dedicated to structuring loan programs and credit facilities that will enable qualified franchisees to grow individually while contributing to the system’s expansion as a whole. Unit growth within the JBX System is expanding and the company continues to have serious plans to grow the concept in new areas east of the Mississippi River. 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, Boston, Phoenix, and Los Angeles.