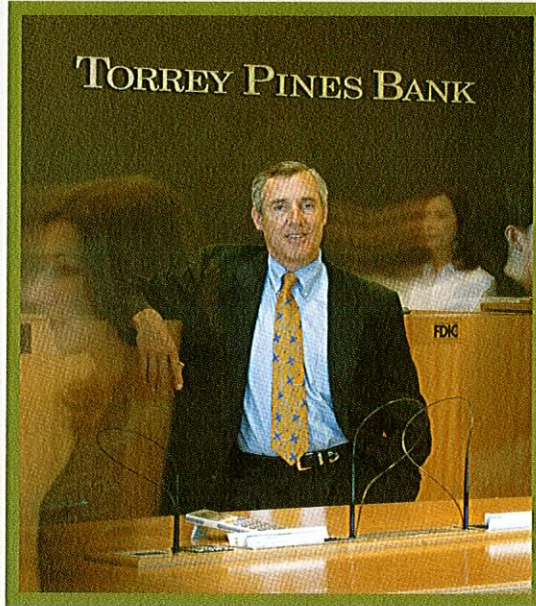


HOW DO YOU EARN A  
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"The answer is truly simple. Superior service. At Torrey Pines Bank, we focus on relationship banking for San Diego area businesses. We believe our dramatic growth has been rooted in a combination of distinctive financial products, strict adherence to fiduciary responsibilities and ultimately a high degree of attentiveness. And we expect the same commitment to products and service from those we partner with," says Gary Cady, President of Torrey Pines Bank.

"That's why we've chosen Irving Hughes to represent us in lease negotiations for our branch and headquarters locations," added Robert Sarver, Chairman and CEO. "We understand the strength of their "tenant only" representation philosophy. We're a demanding customer and Irving Hughes has earned our loyalty. They're terrific listeners, seasoned business strategists and tough negotiators." To learn how Irving Hughes can assist you with your next lease or purchase negotiation, please call Jason Hughes at 619.238.4393.

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