



## A Profile of Success

### ABL Industry Veteran Creates Marquette Business Credit

A Profile of James E. Casper, President and CEO of Marquette Business Credit, Inc.

*Jim Casper has been involved in asset-based lending for a long time and in his 30 years in the industry, he's seen the likes of a start-up manufacturing company use its initial loan to grow into a huge, publicly held firm. Recently, Casper began playing the game on a whole new playing field — one of his own making — with the launch of Marquette Business Credit.*

Jim Casper has been involved in asset-based lending a long time — 30 years to be exact.

Long enough to see a start-up manufacturing company use its initial \$5 million asset-based loan to grow, eventually maturing into a huge, publicly held firm.

Long enough to see a wholesaler with a single location take the \$5 million loan Casper provided and open multiple locations across Texas; today the credit facility has grown to over \$30 million.

It's the satisfaction of working closely with business owners to help them meet current business challenges and grow that has kept Casper in the asset-based lending game for so long.

"It's an exciting opportunity to be involved with CEOs and CFOs of companies. We get to deal with a very professional and talented group of people, and we get to see the company from their broad-based perspective. It's just tremendously interesting to me," Casper said.

But Casper has recently begun playing the game on a whole new playing field — this one of his own making. Along with two trusted colleagues, Michael D. Haddad and Jim S. Johnson, Casper has launched a new asset-based lending firm in Dallas, Texas. The new firm, Marquette Business Credit, Inc. (MBCI) will provide asset-based working capital and term loans to middle market companies with credit requirements ranging from \$1 million to \$10 million.

Casper, Haddad and Johnson are partnering with Marquette Financial Companies, a \$1 billion diversified specialty finance and banking entity owned by the Carl Pohlad family of Minneapolis, Minn., as a de novo start-up.

"This is an area of finance that we know exceptionally well," said Casper. "Michael, Jim and I have a combined 80 years of experience in this business and a track record of serving clients successfully over a number of years."

The three were most recently executives with Guaranty Business Credit Corporation of Dallas. Casper, who will serve as MBCI president and CEO, was senior vice president/group manager of Guaranty. Haddad, previously president and CEO of Guaranty, will serve as MBCI's senior vice president. Johnson, previously senior vice president, manager of the underwriting department for Guaranty, will be senior vice president of MBCI.

"Our mission is to be the leading relationship-based, asset-based lender here in Dallas and expand our best-in-class service to additional markets," Casper said, adding that, given the team's national experience, MBCI plans to work broadly across the United States, with plans to open additional offices in Georgia, Florida and California.

#### A Texas Boyhood

Despite those ambitious growth plans, Casper remains a Texan at heart, and "one of the few actual natives of Dallas," he says with a smile. But it was a family tragedy that brought the Caspers to Texas. Casper's grandfather, orphaned at age 12 in a plague that swept through New York, was shipped out on an "orphan train" to work on a Texas ranch. He eventually settled in Dallas, worked as a bookkeeper for a funeral home and raised a family. Casper's father, a postman in Dallas, instilled early in his young son the keen desire to attend college.

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— James E. Casper, President & CEO  
Marquette Business Credit, Inc.

At North Texas State University in Denton, Casper discovered a strong interest in financial services. When he graduated in 1968 with a degree in banking and finance, he went to work for Commercial Credit Business Loans as a trainee in Dallas. He quickly rose through the ranks: assistant credit manager, credit manager, regional and vice president for the southwest region.

From 1978 to 2000, Casper worked for Bank of America and its predecessor companies, First National Bank of Dallas, InterfirstBank, First Republic Bank of Texas, North Carolina National Bank, and NationsBank, where he was responsible for asset-based lending. His responsibilities included administration, marketing and portfolio administration, syndications, factoring, floor planning and equipment financing. In 2001, Casper was named senior vice president/group manager of Guaranty Business Credit Corporation of Dallas where he managed the secured lending activity in the east, central and southern United States.

Casper has managed nearly every aspect of asset-based lending, from marketing, selling and promotion of financial products to corporate customers, both on a regional and national basis. Casper also has promoted the cross-selling of bank products such as treasury management services, trust services and private banking products to owners and employees of finances companies.

Casper has extensive experience in valuing and analyzing both collateral and financial information in the structuring and monitoring of asset-based loans to commercial customers in wholesaling, manufacturing and service industries. In addition to new business generation, his responsibilities have included structuring and credit quality responsibilities for the loan portfolios. He is a specialist on loan structure, documentation and workout strategies to protect the assets of the group.

Casper also has been involved with the Commercial Finance Association on a national and local basis.


On a personal front, Casper is a devoted family man. His marriage has lasted even longer than his career — some 37 years. He and his wife have two daughters: one, a doctor in Montana; and the second, a full-time mom in Dallas with four young children (two are twins) under the age of five. When he's not helping out and chasing grandchildren, Casper enjoys golfing or fishing off the Texas coast — a lifelong favorite pursuit.

### Long-Term Colleagues, Business Partners

Casper has nothing but admiration for his partners in the MBCI venture. Casper first hired Michael Haddad in 1992 to be his national marketing manager at NationsBank. Later, the tables turned, when Casper worked for Haddad at Guaranty. "Michael also has 30 years of experience in this business, and he has superb credit, marketing and negotiating skills," said Casper. "We respect each other, get along well and have a shared philosophy about this business."

He had equally high praise for his colleague Jim Johnson. "Jim is very experienced in portfolio management, the valuing of various types of collateral and the structuring of complex loan transactions. Plus, he's a native Texan, with an MBA from Baylor University in accounting.

"All in all, we make a pretty good team," Casper said modestly. Despite a market that is more competitive than ever before, Casper is confident of Marquette Business Credit's ability to substantially grow both the asset size and loans outstanding over the next five years.

Casper says the team will focus on the mid-sized company, noting that each lending situation is unique depending on the stage of a company's growth. "We develop an asset-based lending strategy that gives business owners the greatest flexibility and maximum borrowing power they need. Asset-based lending is a valuable tool for the entrepreneur." 

## PROFILE:

### Marquette Business Credit, Inc.

#### Headquarters:

Premier Place, Suite 1780  
5910 North Central Expressway  
Dallas, Texas 75206  
214-389-5900 (available 9/6/2004)

#### Year Founded:

2004

#### Parent Company:

Marquette Financial Companies

#### Association Membership:

Commercial Finance Association

#### Executive Management:

James E. Casper, *President and CEO*  
Michael D. Haddad, *Senior Vice President*  
Jim S. Johnson, *Senior Vice President*

#### Target Markets:

Manufacturers, wholesalers, distributors  
and service businesses

#### Products Offered:

Asset-based loans \$1 million — \$10 million

#### Geographic Scope:

Dallas-based; serving clients nationwide