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FOR IMMEDIATE RELEASE

Chad Kobos Joins Genesis Financial Solutions to Lead Capital Markets

Beaverton, Oregon, February 2, 2016 — Chad Kobos has joined Genesis Financial Solutions, Inc. as the Head of Capital Markets to focus on the financing needs for the company's growing business. Genesis Financial Solutions serves near prime consumers with the nation's leading and largest second-look and supplemental point of sale financing programs, in addition to the Milestone Gold MasterCard (www.milestonegoldcard.com).

"I have known and worked with Genesis for ten years and admire the way they approach the business by providing transparent credit products to underserved customers to purchase the goods and services they deserve," said Chad Kobos, Head of Capital Markets, Genesis Financial Solutions. "Given my experience and close relationship with the Genesis team over the years and the company's growth trajectory, I am thrilled to join the team during this exciting time."

Chad has over 15 years of experience in structured products. Since 2001, Chad worked at Wells Fargo Securities (www.wellsfargo.com) in the Asset-Backed Finance group, where he was responsible for originating and structuring balance sheet financings and term securitizations for originators of credit card receivables, auto loans, and unsecured consumer loans.

"We have had the privilege of working with Chad for over a decade through our business with Wells Fargo," said Bruce Weinstein, Chief Executive Officer, Genesis Financial Solutions. "His industry experience, familiarity with our business model, and alignment with our strategic philosophy will be a great asset in supporting our growth for the future."

About Genesis Financial Solutions

Genesis Financial Solutions, Inc. is the leader in providing access to second-look financing for credit challenged customers. Genesis offers customers a variety of credit financing solutions with simple terms, competitive rates, and excellent customer service; designed to provide non-prime credit customers with the same financing opportunities as prime credit programs. For more information visit Genesis' website at www.genesis-fs.com.

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