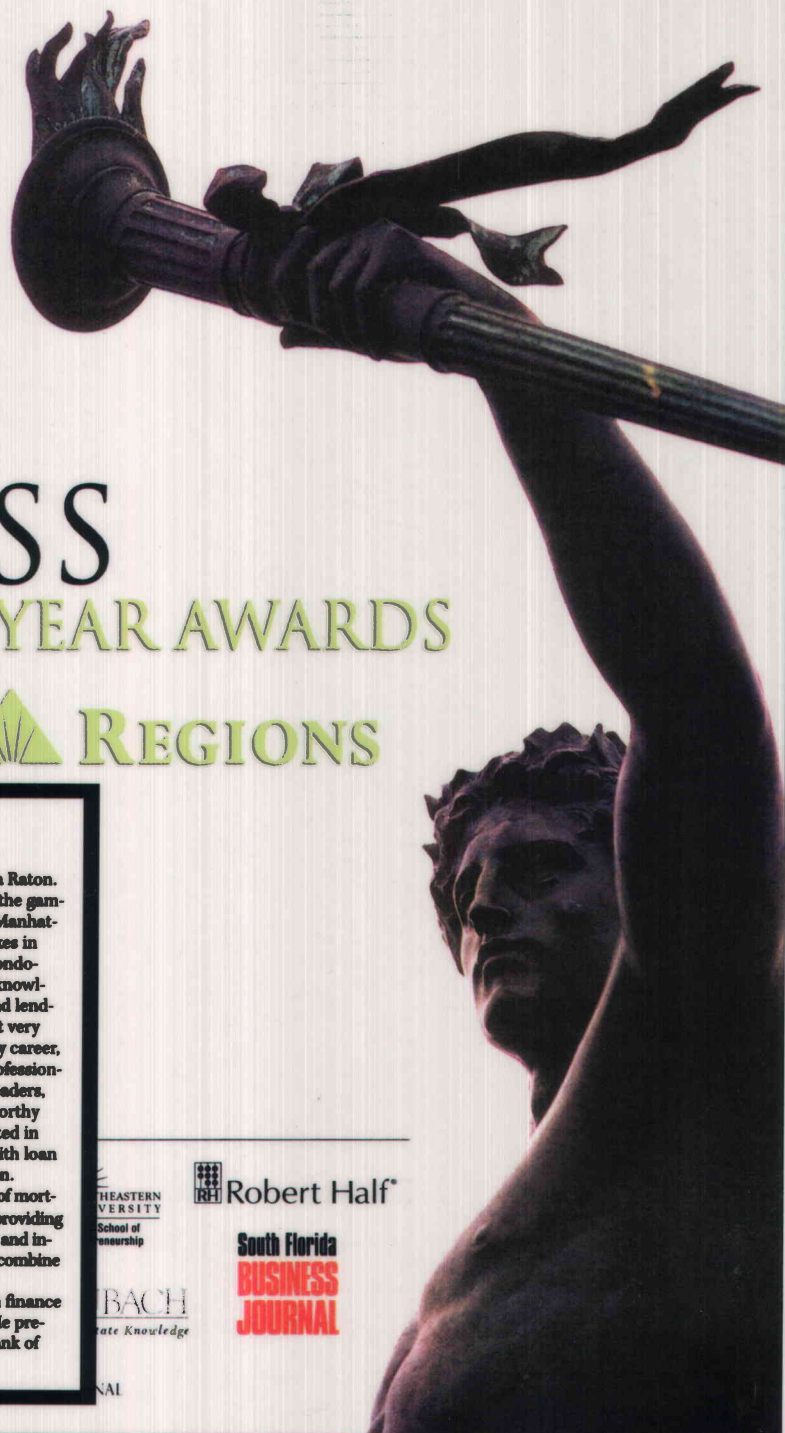


CHAMPIONS OF BUSINESS IN SOUTH FLORIDA



SFBJ2008 BUSINESS OF THE YEAR AWARDS

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Louis D. Spagnuolo

Louis D. Spagnuolo is a South Florida business veteran and VP of mortgage banking for WCS Lending of Boca Raton. As a licensed mortgage banker specializing in lending in all 50 states, Spagnuolo brings 14 years of experience to the world of financing and real estate.

Founded in 2001, WCS Lending is a top private residential and commercial lender with more than \$2 billion in loan originations in 2007. With headquarters in Manhattan and offices in Boca Raton, Fort Lauderdale and Michigan, WCS has direct lending relationships with Wall Street banks, including JP Morgan Chase, Deutsche Bank, Goldman Sachs, Citi Group and Smith Barney. These connections create solution-based financing that allow WCS to approve and close a wide array of unique deals. WCS handles processing, underwriting, closing and funding of loans, all of which is centralized at the com-

pany's mortgage center in Boca Raton.

Spagnuolo's experience runs the gamut. He has helped buyers land Manhattan co-ops, apartment complexes in Los Angeles, and \$10 million condominiums on South Beach. His knowledge, market understanding and lending expertise helps clients meet very specific needs. During a lengthy career, Spagnuolo has worked with professional athletes, national business leaders, heads of state and other noteworthy individuals. His work has resulted in countless closings and deals, with loan production topping \$500 million.

Spagnuolo works with a team of mortgage professionals dedicated to providing excellence in service, experience and industry knowledge - all of which combine to assure customer satisfaction.

Spagnuolo earned a degree in finance from the University of Miami. He previously worked for the Royal Bank of Canada.


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