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**First Foundation Bank Announces Ultra Access Home Loans
Bay Equity Selected Preferred Provider for Competitive Financing Needs**

IRVINE, CA-- March 4, 2010 - First Foundation Bank announced today a preferred provider referral program with San Francisco-based Bay Equity LLC to offer home mortgages through its Ultra Access Home Loan Program.

Ultra Access Home Loans are available to First Foundation bank clients to meet financing needs for conforming and jumbo conforming properties, with competitive fixed and adjustable rate options.

"Our clients now have access to a home lender who values client interaction and speed of delivery as much as we do," said First Foundation CEO Scott Kavanaugh. "The ability to offer home mortgages to our clients builds upon our commitment to meet the financial needs of private and business clients through a single point of contact."

First Foundation's real estate loan programs come with personalized services provided by Private Bankers that make the loan process convenient and timely with competitive rates.

Bay Equity will fund and underwrite the loans originated at First Foundation, allowing clients the ease of not having to be sent elsewhere.

"Our team is solely dedicated to servicing loans and the singularity of focus -- along with our commitment to doing the right thing for our customers every day -- allows us to help banks such as First Foundation bring real value and service to American homeowners," said Bay Equity President and Managing Director Brett McGovern.

Ultra Access Home Loans are available to clients using First Foundation as their primary source for financial and banking services, as well as clients who maintain an active Private Access checking account and at least \$100,000 in combined personal deposit balances and/or have investment balances that exceed \$500,000. Business owners may use their commercial balances to qualify.

For more information, call Wendy Cariello at 949-202-4157 or Ryan Wilkinson at 949-202-4158 or email us at yourteam.ffb@ff-inc.com.