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EXHIBIT 10.10(c)  
  
PLEDGE AGREEMENT  
 PLEDGE AGREEMENT ("Agreement"), dated as of October 1, 1999, made by Xxxxxx X. Xxxx, an individual residing at 000 X. Xxxxxxxx, #0000, Xxx Xxxxxxx, XX 00000 (the "Pledgor"), to Aames Financial Corporation, a Delaware corporation ("Aames").  
 WHEREAS, on the date hereof, the Pledgor is purchasing shares of Aames' Series C Convertible Preferred Stock, par value $0.001 per share ("Series C Preferred Stock"), pursuant to a Management Investment Agreement, dated the date hereof, between Pledgor and Aames (the "Management Investment Agreement"); and  
 WHEREAS, as part of the transactions contemplated by the Management Investment Agreement, the Pledgor is executing and delivering to Aames a Secured Promissory Note dated as of the date hereof in favor of Aames (the "Aames Note") as part of the purchase price for the Series C Preferred Stock, and in accordance with the terms and conditions set forth herein, pledging the Series C Preferred Stock, together with any shares of Aames' common stock, par value $0.001 per share that may be acquired upon conversion of the Series C Preferred Stock (the "Underlying Common Shares", and, together with the shares of Series C Preferred Stock, the "Pledged Shares").