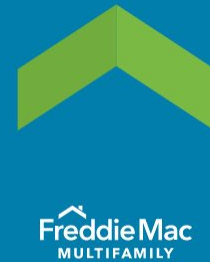


SBL Update



Underwriting Staff Updates

We are pleased to announce the following staff changes to our Underwriting (UW) team. We expect these role adjustments will drive performance and regional alignment with our Production counterparts — improving ease of execution, efficiency and the overall experience for you and your borrowers.

- Northeast and Southeast regions will now effectively operate as the Eastern region, reporting to [Michael Haase](#), UW manager, and [Rick Farmer](#), UW director.
- South-Central and North-Central regions will now effectively operate as the Central region, with [Megan Felch](#), UW manager, leading the South-Central geographic area and [Jose Barrios](#), UW manager, now solely focusing on the North-Central geographic area.
- [Anshita Tyagi](#), UW manager, will now take over management of the Western region, and [Steve Taylor](#), UW director, will oversee the Central and Western regions.

For all deals currently in process, please work with your existing points of contact. While the regions work internally through the transition, please do not hesitate to reach out to [Steve Taylor](#), [Rick Farmer](#) or [Jessica Gonzalez](#) should you have any questions.

Send Date: January 19, 2024

Regional mailboxes and inspection mailboxes will not be changing. Please refer to the [Regional Inspection Map](#), as well as the [SBL Production Contact List](#) and [SBL Underwriting Contact List](#).

Market Tier Upgrades

See our recent market tier upgrades for the following Metropolitan Statistical Areas (MSAs) which are effective immediately.

Small to Standard Markets

Charleston-North Charleston, SC MSA

- Berkeley County
- Charleston County
- Dorchester County

Oxnard-Thousand Oaks-Ventura, CA MSA

- Ventura County

Springfield, MA MSA

- Franklin County
- Hampden County
- Hampshire County

You can also find the complete [updated list of market tiers](#) by county on the [Originate & Underwrite webpage](#) under Loan Sizing Resources.