SBL Update



We're excited to announce several promotions on the Small Balance Loan (SBL) team.

Production & Sales

Brandon Evans – Senior Production Manager, Western Region

Brandon joined the SBL program in 2022 as a production manager after having worked for multiple SBL Optigo® lenders. He brings valuable perspectives to the team and has done an excellent job of supporting our mission business through multiple market and program changes over the last few years. Brandon will continue to oversee SBL Production for the Western region and is located in our Irvine, California office. He will maintain his lender management duties while deepening his support on programmatic initiatives for SBL.



Additional Promotions in Production:

Rob Zuccaro – Production Associate, Central Region

Max Decker - Production Associate, Western Region

Underwriting & Credit

<u>Andrew Brendes</u> – Senior Underwriter, Eastern Region

Andrew has been with the SBL program since 2016 and has developed a deep understanding of SBL requirements, procedures and systems. He is highly regarded across the SBL platform and lenders frequently recognize his expertise as well as his effective communication skills, even in challenging situations. He is frequently involved in advancements of key SBL projects, such as overseeing SBL's contribution toward the progression of myOptigo®.



Andrew is also currently contributing to Multifamily's overall affordable goals by underwriting Targeted Affordable Housing (TAH) transactions.

Michael Fetchet - Senior Underwriter, Western Region

Mike joined the SBL program in 2018 and has continuously proved to be an integral member of the team. He is well respected across the SBL platform and lenders frequently recognize his ability to work with them to achieve our shared goals. Mike is also passionate about mentoring team members as well as advancing key SBL projects, such as being a program manager for Optigo Academy this past April.



For the past five months, Mike has been contributing to Multifamily's overall affordable goals by underwriting TAH transactions.

Spencer Wenzloff - Senior Underwriter, North-Central Region

Spencer has been with the SBL program since September 2017 as an underwriting analyst and has been a big part of the North-Central region's success for the last seven years. He is a constant strong performer who turns his deals around expeditiously without sacrificing quality. Spencer continuously seeks new opportunities to develop his understanding of other Multifamily business lines as illustrated by recent rotations into our Low-Income Housing Tax Credit equity and Conventional underwriting teams.



He models a solution-based approach to continuously help his colleagues with a key focus on our shared goals of the advancement of the SBL program.

Additional Promotions in Underwriting:

Nicole Van Bogart - Professional Underwriter, Western Region

<u>Catherine Tobiasen</u> – Senior Associate Underwriter, Eastern Region

Maryam Minick - Senior Associate Underwriter, Central Region

Amanda Cabral – Senior Analyst, Western Region

<u>Derek McCafferty</u> – Senior Analyst, Western Region

Ellaya Johnson – Senior Analyst, Eastern Region

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