



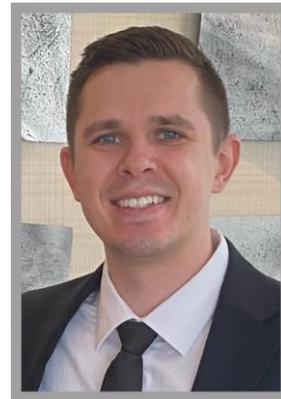
# SBL UPDATE

## Welcome to the Team

We're happy to announce the addition of [Tom Jeffries](#) in the North Central region as an underwriting associate and [Skyler Mohr](#) as a producer in the South Central region.



Tom Jeffries



Skyler Mohr

We hope you'll join us in welcoming Tom and Skyler to the Small Balance Loan (SBL) family!

## Updated Contact Lists

We recently updated our [SBL Production](#) and [Underwriting](#) contact lists. You can find both of these resources [under Contacts on the Originate & Underwrite webpage](#).

## Small Talk

Each week we welcome any questions from you in the Small Talk series. Please continue to submit questions to the [Small Talk mailbox](#) to hear from a select member of our team in the following week's *SBL Update*.

This week we're featuring [Zach Johannes](#). Zach is a producer in the Northeast region.



Zach visiting Japan back in January 2020.

### What are your hobbies outside of work?

No matter the season, I really enjoy being outdoors. In the winter, I am an avid skier and in the warmer months I enjoy golfing, fly-fishing and camping.

### How has your experience with Freddie Mac Conventional helped your transition to the SBL team?

Understanding another business line within Freddie Mac allows me to provide added value to our customers and their clients. While the biggest difference is the size of the loans, a lot of the same guidance applies. Having a good understanding of multiple business lines definitely gives me additional skills that directly apply to helping streamline processes that better serve our customers.

### How should a lender send in a complete pricing discount request?

This is a question we receive often, and there are several items that are required for a well-supported request. As a baseline, we will always need to

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know the property address and sponsorship information. Additionally, it's helpful to provide a summary of the requested discount, including competition information, mission % and any other pertinent deal facts. Be sure that your deal is loaded into the Pipeline Management Tool (PMT) prior to sending in a request, as this will provide us with access to key data points, including loan metrics and calculation of the note rate.

### **Do you have any goals for 2022?**

I'm a big advocate of setting goals, both professionally and personally. Professionally, I'm focused on "getting back to business" with increased in-person interaction with our customers. I believe this is an important aspect of our business, and one that I'm very much looking forward to getting back to. One of my personal goals for 2022 is to travel more. Over the past 2.5 years, I haven't been able to travel much due to the pandemic and completing a graduate degree. These circumstances have hindered my ability to get out and see the world. I'm looking forward to both recreational and business travel in the upcoming year.



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