

2020

Annual
Report

SHAPING
OUR
FUTURE



MEETING OUR MISSION

Clearinghouse CDFI provides economic opportunities and improves the quality of life for lower-income individuals and communities through innovative and affordable financing that is unavailable in the conventional market.



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WE'RE GOING



DEAR SHAREHOLDERS & FRIENDS,

I have never been more excited and optimistic about Clearinghouse CDFI. 2019 was another memorable year with strong financial performance and impressive impact through our loans and investments.

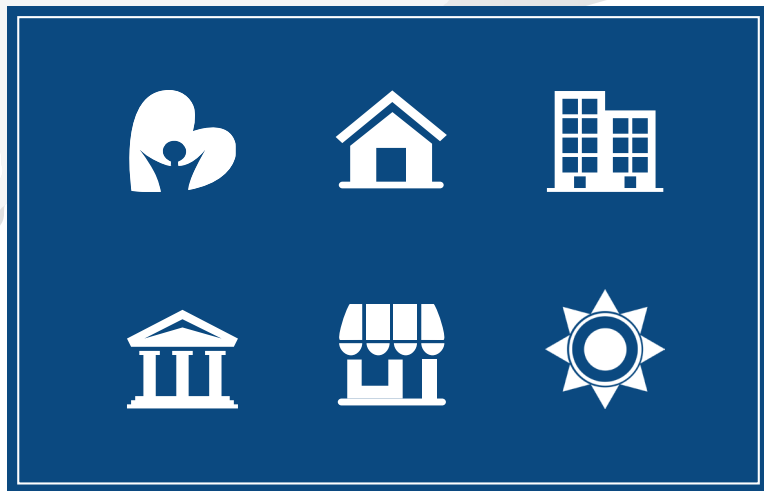
We funded 41 loans totaling \$105 million in 2019. Of that amount, \$91 million went to projects serving low-income families. One of the many loans we made was to Paul Quinn College, a Historically Black College and University (HBCU) that had not built a new building on campus in over 40 years. Additionally, we funded the Los Angeles Mission, a nonprofit that has provided over 123,000 nights for homeless people living on the streets. Moreover, 65% of all our loans this year were to minority or women borrowers.

2019 marked our 20th consecutive year of profitability. In 2019, we realized a record level of net income at \$6.8 million. Our total net assets were just under \$550 million with \$82 million in equity. We exceeded \$250 million in CDFI Bond Guaranty Program borrowings, making us the single largest participant in this program. We maintained our investment grade S&P rating of A- (stable).

In 2019, we became the first CDFI in the nation to close an Opportunity Zone project. Mariposa Apartments is a \$13.8 million structured transaction that will create 31 new family units in the low-income Koreatown neighborhood of Los Angeles. In 2020, we will launch several new and impactful Opportunity Zone projects.

Developing the recapitalization strategy for our company was a major undertaking in 2019. With the assistance of Piper Sandler & Co., we created a vibrant growth plan for our future. The plan calls for raising \$75 million in new "common" equity to add to our existing equity base. This significant endeavor will allow us to grow and increase our impact in a safe and efficient manner. It will also

NATIONAL!



facilitate our expansion into new geographies that can benefit from our loan services and community development expertise.

This year, our board of directors authorized the management team to begin the process of designating a national footprint. As such, we will be opening several new offices around the country, with the first office in Texas expected to open in the third quarter of 2020. We are excited to partner with community organizations, other CDFIs, and regulated financial institutions in other geographies as we begin making impactful loans throughout the country.

Community Reinvestment Act (CRA) reform, unveiled in 2019, is expected to change the playing field for banks and community groups alike. We welcome the challenges and opportunities that this reform brings. Our plan for growth and increased lending throughout the country positions us well to respond to new regulations. Our strong commitment to work closely with banks on CRA remains unchanged.

As we end one decade and begin another, we are well positioned for sustained growth, expansion, profitability, and continued economic justice for the communities and populations we serve. I am optimistic about the new economic opportunities available for our company and our industry.

Your commitment to our growth and purpose allows us to continue to change lives and improve communities. Thank you for your strong support of Clearinghouse CDFI as we continue this journey of positively "shaping our future" by bringing capital to low-income and underserved areas.



DOUGLAS J. BYSTRY
President / CEO



PORT CITY MARINA

\$6.7 MILLION LOAN - WILMINGTON, NC

CCDFI Loan Expands Local Revitalization Efforts and Creates New Housing Community on the Cape Fear River

Clearinghouse CDFI provided a \$6.7 million loan to refinance and expand the Port City Marina in Wilmington, NC.

Located on the Cape Fear River, this marina is a critical component in ongoing efforts to revitalize downtown Wilmington. It offers 84 fixed slips and docks, as well as quick access to entertainment venues, restaurants, the convention center, hotels, and pedestrian/biking paths along the river.

Clearinghouse CDFI's loan will also facilitate the creation of a new and innovative houseboat community permanently located within the marina. Clearinghouse CDFI is optimistic this innovative housing solution can be replicated in other communities.





IMPACT

- Critical Component in Ongoing Downtown Revitalization Efforts
- Creates a New & Innovative Housing Solution to be Replicated in Other Communities



ONEIDA INDIAN NATION

\$13.6 MILLION LOAN - VERONA, NY



CCDFI Loan for New Hotel Construction Supports Local Tribal Enterprises

The Oneida Indian Nation (OIN) is a federally recognized tribe located in Central New York with over 1,000 members. Established in 1794, the Tribe was one of the first to ally with America to fight for independence during the Revolutionary War. Since then, OIN has worked hard to create and expand sustainable tribal enterprises.

Clearinghouse CDFI in a new partnership with OIN, provided \$13.6 million in financing for the construction of a new, 110-room hotel located on Tribal land.

Hotel development will benefit both the Tribe and its surrounding community. Once complete, the new hotel will generate many new, permanent jobs and increase revenues for existing local Tribal enterprises. This development will further support critical programs and services for OIN Tribal members.



IMPACT

- Boosts Revenues for Local Tribal Enterprises
- Creates Several Permanent Jobs for Tribal Members



PAUL QUINN COLLEGE

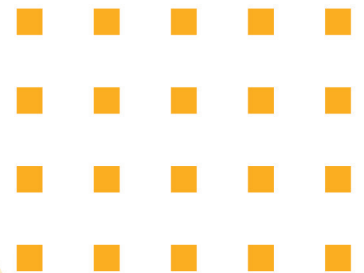
\$5.84 MILLION LOAN - DALLAS, TX

CCDFI Loan to Texas HBCU Provides for Construction of First New Campus Facility in 40 Years

Paul Quinn College (PQC) is one of 102 historically black colleges and universities (HBCUs) in the United States. Located in Dallas, TX, PQC was originally founded in 1872 to educate former slaves and their children. Today, PQC proudly educates students of all races and socio-economic classes. As a working college, PQC offers paid jobs for every student, as well as reduced student tuition allowing students to graduate with less than \$10,000 in student loan debt on average.

Clearinghouse CDFI provided \$5.84 million in construction and permanent financing for PQC to build its first new, on-campus facility in over 40 years. PQC's campus facility will include a dormitory to house 132 students, a new gymnasium, and additional classroom/office space. The project will create 134 part-time jobs for students and allow PQC to increase enrollment by an additional 50 students.

This project was made possible through a partnership with Texas Mezzanine Fund and the use of New Markets Tax Credits.





IMPACT

- Establishes First New, On-Campus Facility in 40+ Years
- Creates 134 Part-Time Jobs for Students
- Allows for Increased Enrollment of an Additional 50 Students



LA MISSION

\$5.9 MILLION LOAN - LOS ANGELES, CA

.....

CCDFI Loan Secures Critical Homeless Services from One of the Nation's Largest Providers

Los Angeles (LA) Mission is a nonprofit organization founded in 1936 to address the needs of the homeless community in Los Angeles, CA. Amongst the nation's largest service providers for the homeless, LA Mission offers shelter, meals, and other critical rehabilitation services.

Clearinghouse CDFI provided over \$5.9 million in financing for LA Mission to refinance existing debt and preserve ongoing operations.

LA Mission will continue serving the growing homeless population in the Los Angeles area. This includes over 390,000 meals and 126,000 nights of safety and shelter provided in 2018 for disadvantaged men, women, and children in need.



IMPACT

Ensures Ongoing Annual Provision of
Critical Los Angeles Homeless Services:

- 390,000 Meals Served
- 126,000 Nights of Shelter Provided



FOUNDATION FOR SENIOR LIVING - ROESER VILLAGE

\$12.2 MILLION LOAN - PHOENIX, AZ

CCDFI Loan Creates Affordable Apartment Homes for Low-Income Seniors

The Foundation for Senior Living (FSL) is an Arizona nonprofit organization committed to providing housing and social services to seniors and individuals with disabilities.

Clearinghouse CDFI provided over \$12.2 million in financing for FSL to rehabilitate existing apartment units and develop several new units at Roeser Village.

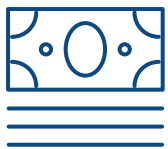
The newly constructed and rehabilitated apartment units will provide 112 homes for local, low-income seniors.



IMPACT

- Creates 112 Affordable Homes for Local, Low-Income Seniors

IMPACTS SINCE INCEPTION



\$1.9 BILLION

in cumulative lending since inception



21,500 JOBS

created or retained since inception



1.9 MILLION

total clients served since inception



9,000 UNITS

of affordable housing, student housing, and shelter housing totaling \$472 million since inception



640,000

families served since inception



13,000

patients receiving access to healthcare annually

2019 IMPACTS

465 UNITS

of supportive housing to homeless and other vulnerable populations in 2019



\$5.84 MILLION

funded to HBCUs (Historically Black Colleges and Universities) in 2019



1,000 UNITS

of affordable housing, student housing, shelter housing created in 2019



65%

of projects to minority / women-owned organizations in 2019



7,000

African American, Latino, or Native American families served in 2019



\$91 MILLION

for projects serving low-income families in 2019



600 STUDENTS

in vocational or post secondary programs in 2019

LOOKING BACK -

2019 HIGHLIGHTS



OPPORTUNITY ZONES:

CLEARINGHOUSE CDFI CLOSES 1st CDFI-SPONSORED PROJECT IN THE NATION

- \$13.8 Million
- Los Angeles, CA - Koreatown
- 31-Unit Multi-Family New Construction Project

BEST FOR THE WORLD



Using Business as a Force for Good, Clearinghouse CDFI's honors include Best for Customers and Best for the World: Governance, Changemaker, and **Overall**

RANKED

58



In the Ranking of the **Top 100** Impact Companies Around the World!

CDFI FUND BOND GUARANTEE PLEDGE UPDATE:

CCDFI increased BGP borrowings by **\$64 million** in 2019, ending the year at **\$254 million** in outstanding borrowings from BGP. CCDFI has additional borrowing capacity of **\$79 million** under the existing BGP allocation.



We were named among **INC. 5000's** Fastest-Growing Privately Held Companies!

This year we launched our own

PODCAST CHANNEL!

CDFI CENTRAL

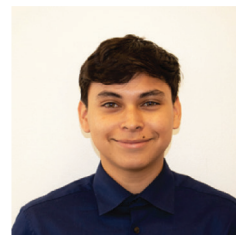


Building **Strong** Communities through Unconventional **Financing**

'B' BOLD

Internship Program

Created to build bridges that empower and develop the next generation
Congratulations to our 2019 Intern Awardees:



Marvin Muy Luna



Rose Minsky

BOARDS & COMMITTEES

BOARD OF DIRECTORS

Gary Dunn - CHAIR
Banc of California - Retiree

Alva Diaz
Wells Fargo

Brian Riley
State Bank of Arizona

Chris Walsh
Partners Bank of California

Claudia Lima
CIT

David Levy
Fair Housing Council of OC

Glen Pacheco
First Choice Bank

Jeff Talpas
BBVA Compass

Kelvin James
Bank of Hope

Lisa Dancsok
Arizona Community
Foundation

Mark Rebal
Nano Banc

Pat Neal
Neal Estate, Inc.

Ray Nayar
AOF / Pacific Affordable
Housing - Retiree

Robert McAuslan
Western Alliance
Bancorporation

Susan Montoya
Citizens Business Bank



Standing Left to Right: Gary Dunn, Mark Rebal, Dave Levy, Brian Riley, Susan Montoya, Jeff Talpas, Chris Walsh, Claudia Lima, Ray Nayar, Glen Pacheco, Lisa Dancsok, Robert McAuslan. Seated Left to Right: Kelvin James, Pat Neal, Alva Diaz



"As part of an organization that strengthens the economic fabric in our communities through product innovation and community service, I find that I am making a positive difference in the lives of the individuals, businesses, and communities CCDFI so passionately serves."

Glen Pacheco
- First Choice Bank



"Realizing dreams by providing funding opportunities to businesses and communities where needed is what Clearinghouse CDFI delivers. I am proud and honored to have made a small difference in realizing those dreams. Thank you CCDFI for allowing my Loan Committee services."

Laura Green
- First Foundation Bank

LOAN COMMITTEE

Glen Pacheco - CHAIR
First Choice Bank

Dino Browne
Las Vegas Urban League

Gary Dunn
Banc of California - Retiree

Laura Green
First Foundation Bank

Patricia Dixon
CalPrivate Bank

Waheed Karim
Banner Bank

Wesley Wolf
Wolf & Company, Inc.

ARIZONA BOARD OF ADVISORS

Andrew Gordon - CHAIR
Clearinghouse CDFI

Cody Williams
Maricopa County Justice Courts

Craig K. Williams
Snell and Wilmer

David Castillo
Native Community Capital

Douglas Bystry
Clearinghouse CDFI

Elisa de la Vara
Arizona Community Foundation

Jonathan Koppell
ASU Watts College of Public
Service and Community Solutions

Ken Burns
Arizona Commerce Authority

Michael P. Lefever
Wells Fargo

Paul Hickman
Arizona Bankers Association

Tim Bruckner
Western Alliance Bank



"As a member of the Arizona Board of Advisors, I enjoy being part of impactful community development lending in Arizona. I also appreciate Clearinghouse CDFI's ongoing commitment to Indian Country in Arizona and nationally."

David Castillo
- Native Community Capital

NMTC ADVISORY BOARD

David Levy - CHAIR
Fair Housing Council of OC

Alan Woo
Santa Ana Unidos

Andrew Michael
Partnerships for Change

Chris Francis
CF Achitecture Inc.

Delores Brown
CEDC, Inc.

Gerald Sherman
Bar K Management Company

Raymond Turner
Temple Missionary Baptist Church

Stanley Tom
Valley Small Business
Development Corp.

Tim Johnson
City of Federal Way



"CCDFI's community development mission provides credit opportunities for projects and communities not being served by traditional financial markets. I value being a bridge between CCDFI's NMTC Advisory Board and its governing board. The Advisory Board helps bring impactful projects in need of those opportunities to the attention of management, resulting in expanded social and economic justice in otherwise underserved areas."

David Levy
- Fair Housing Council of OC

NATIVE AMERICAN ADVISORY BOARD

Gerald Sherman - CHAIR
Bar K Management Company

Bob Crothers
Citizen Potawatomi Community
Development Corporation

David Murray
Native Community Capital

Karlene Hunter
Native American Natural Foods

Lenell Carter
IPAI Community Loan Fund

Shawn Nelson
Father Sky & Mother Earth ART



"I am honored to be part of CCDFI's Native American Advisory Board. Membership has opened new doors and helped me accomplish additional goals. This includes becoming a board member of the Octavia Fellin Public Library in Gallup, NM, and plans to join additional state boards. Thank you!"

Shawn Nelson
- Father Sky & Mother Earth ART

ARIZONA INVESTMENT COMMITTEE

Andrew Gordon - CHAIR
Clearinghouse CDFI

Cyndi Franke-Hudson
Wells Fargo

Edward Celaya
Mutual of Omaha
Bank - Retiree

Esperanza Martinez
National Bank of Arizona

Kevin Halloran
Mutual of Omaha Bank

Lisa Van Ella
State Bank of Arizona

Terrin Enssle
Clearinghouse CDFI

Tim R. Bruckner
Western Alliance Bank



"I have enjoyed working on the AZ Investment Committee for Clearinghouse CDFI and AZ MultiBank for all these years. It is rewarding to serve in a capacity to assist business owners around AZ to get their financing needs met and allow them to grow and prosper."

Cyndi Franke-Hudson
- Wells Fargo

ASSET REVIEW COMMITTEE

Glen Pacheco - CHAIR
First Choice Bank

David Sharp
Pacific Western Bank

Elsa Monte
Pacific Western Bank

Joe Chen
First General Bank

John Marder
First Bank - Retired

Mark Rebal
Nano Banc

Melinda Costa
Wells Fargo

Wilson Mach
First General Bank



"I'm honored to serve on Clearinghouse CDFI's Asset Review Committee. Clearinghouse CDFI is an important partner for us and has a successful track record for balancing risk and impact in the communities they serve."

Melinda Costa
- Wells Fargo

ALCO COMMITTEE

Brian Riley - CHAIR
State Bank of Arizona

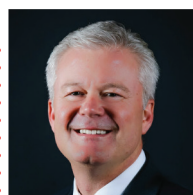
Craig Kardokus
First Foundation Bank

David Levy
Fair Housing Council
of OC

Michael Solomon
Charles Schwab Bank

Rama Mohan Rao Amara
State Bank of India

Steve Herman
California Bank
& Trust (Zions)



"It is such a privilege to serve on ALCO Committee and witness first-hand how Clearinghouse CDFI positively impacts our underserved communities."

Brian Riley
- State Bank of Arizona

OUTREACH COMMITTEE

Susan Montoya - CHAIR
Citizens Business Bank

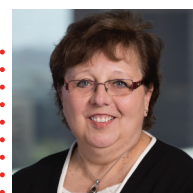
Arturo Perez
U.S. Bancorp

Barbara Boone
Western Alliance Bank

Bruce Gumbiner
Cathay Bank

Gary Dunn
Banc of California - Retiree

Joy Hoffmann
Bank of the West



"Clearinghouse CDFI has had another successful year and continues to make an amazing impact on our communities. I am so honored to be a part of the Outreach Committee."

Barbara Boone
- Western Alliance Bank



CONSTRUCTION COMPLETED



PC REDMOND

\$16.2 Million Loan - Redmond, OR

FUNDED IN 2017 -
CONSTRUCTION COMPLETED IN 2019

The New Living Center Offers:

- Memory Care for Residents
- 60 Assisted Living Units
- 12 Independent Living Units



EXPERTISE COSMETOLOGY INSTITUTE

\$4.5 Million of NMTC Allocation & \$2.5 Million in Financing - Las Vegas, NV

FUNDED IN 2018 - CONSTRUCTION COMPLETED IN 2019

The Expanded School and New Daycare Facility Now Serve
160 Students and Their Children Annually



2019

MESQUITE LIBRARY

\$10 Million of NMTC Allocation
- Mesquite, NV

FUNDED IN 2018 -
CONSTRUCTION COMPLETED IN 2019

This New City Hub Offers Learning,
Careers, and Community Events in a
Low-Income Neighborhood



LANDMARK

\$2.1 Million Loan - San Francisco, CA

FUNDED IN 2016 -
CONSTRUCTION COMPLETED IN 2019

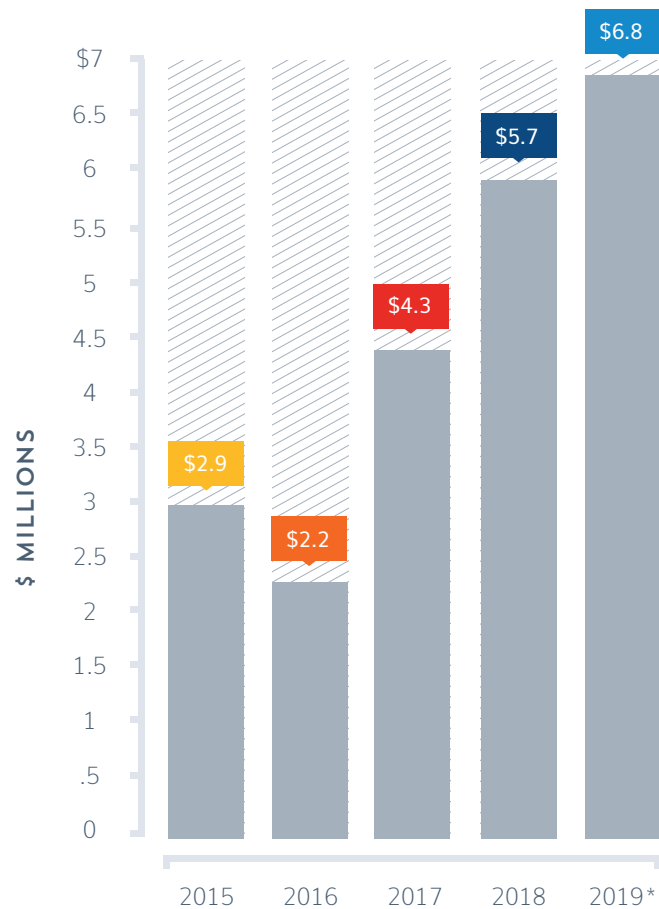
Restoration of this Historic Building into
a Vibrant Community Space Created 290
Permanent, Living Wage Jobs and 50
Construction Jobs



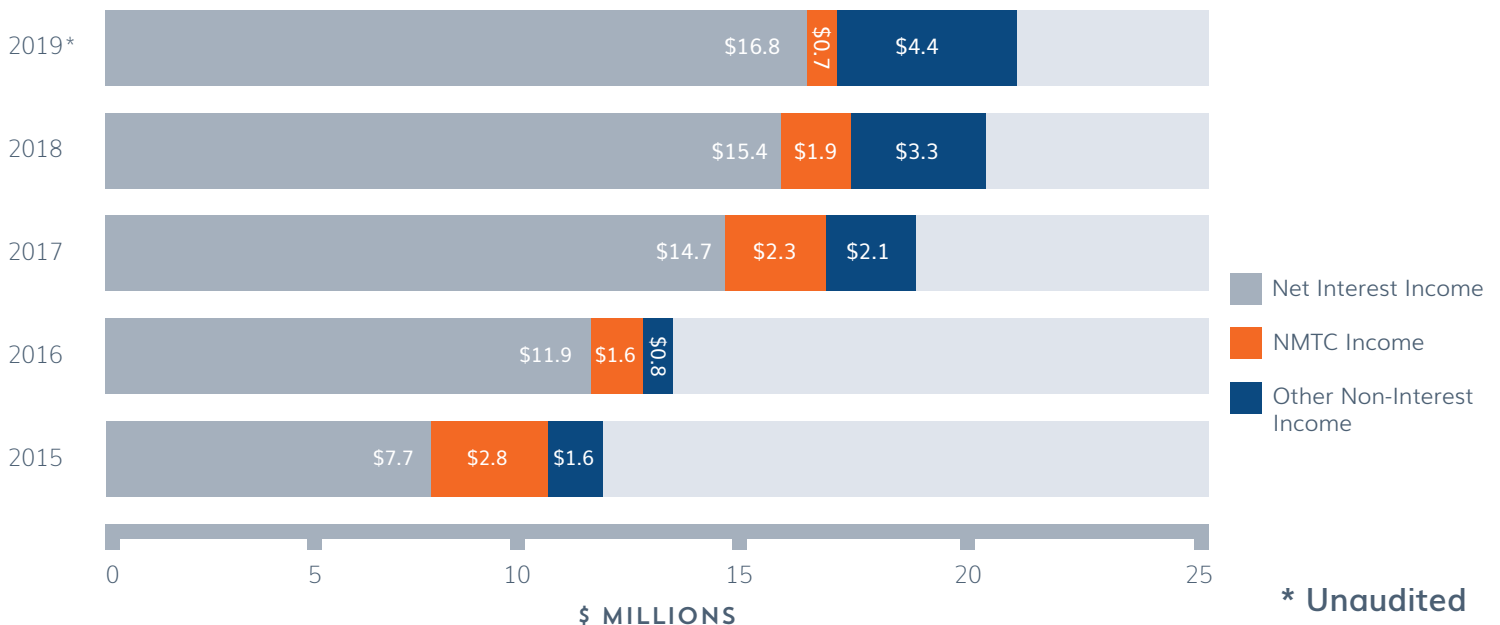
2019 FINANCIALS

**TOTAL
ASSET
SIZE:**
\$546MM*

NET INCOME: 2015-2019

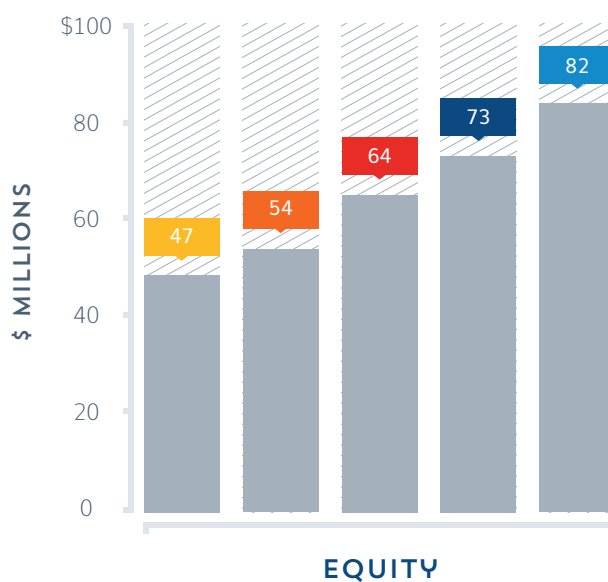
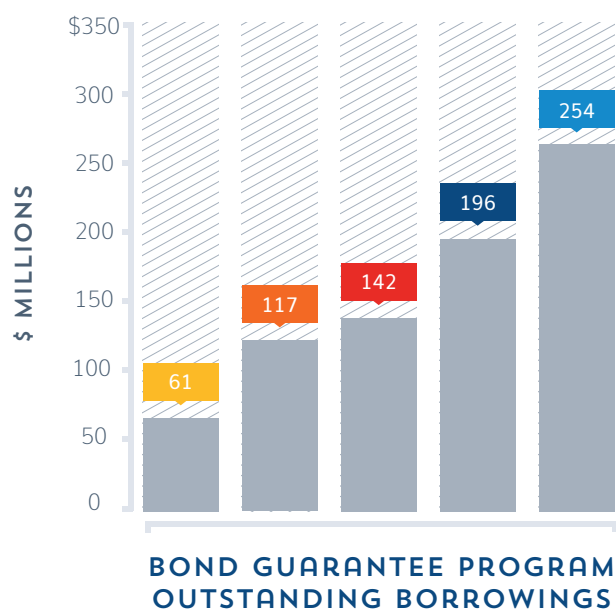
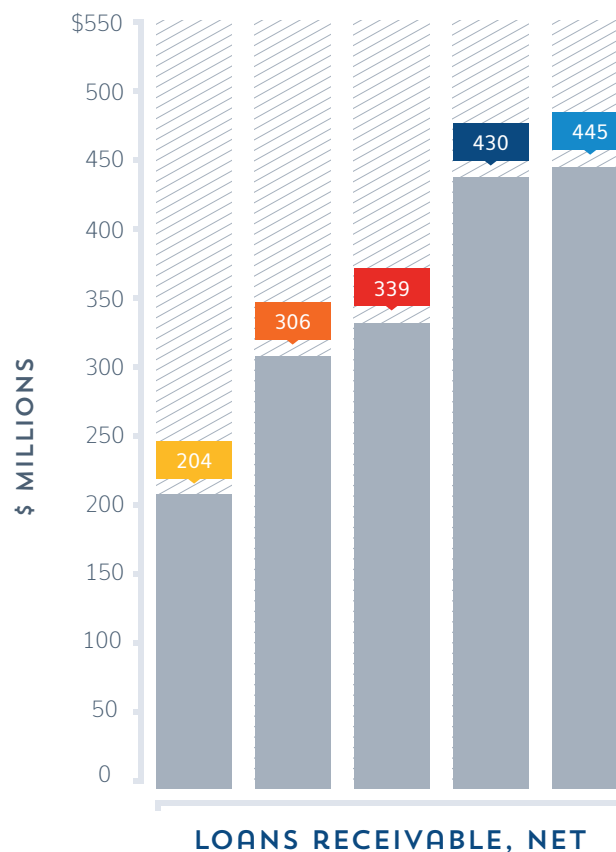
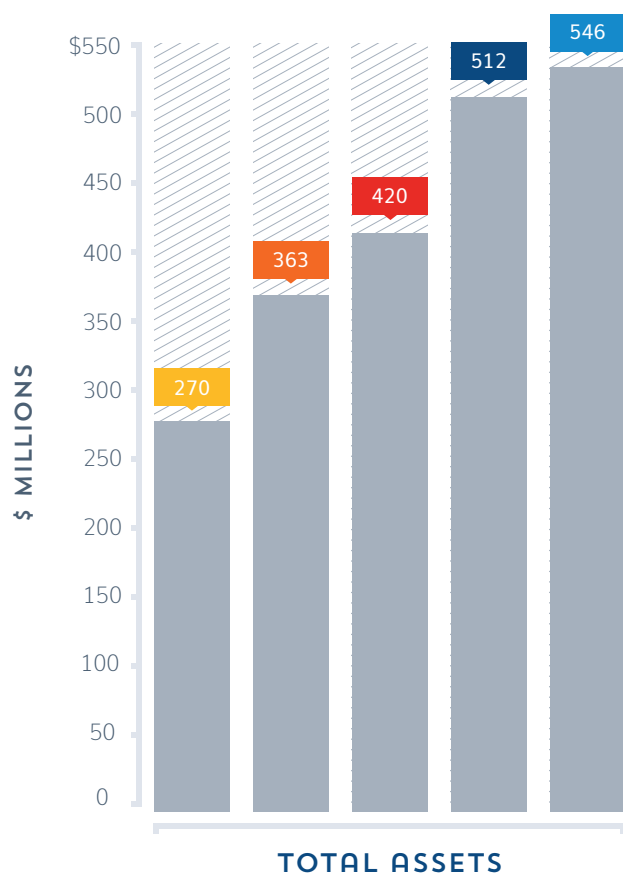


NET INTEREST INCOME / OTHER INCOME





























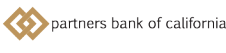

















































* Unaudited

SELECTED FINANCIAL HIGHLIGHTS: 2015 - 2019



■ 2015
 ■ 2016
 ■ 2017
 ■ 2018
 ■ 2019*
 * Unaudited

 <p>CIT Bank OneWest Bank</p> <p>CLASS A INVESTOR</p>	 <p>WELLS FARGO</p> <p>CLASS A INVESTOR CLASS C INVESTOR NMTC INVESTOR LENDER</p>	 <p>WA Western Alliance Bank® Member FDIC.</p> <p>CLASS A INVESTOR</p>	 <p>BBVA</p> <p>CLASS A INVESTOR</p>	 <p>BANK OF CALIFORNIA</p> <p>CLASS A INVESTOR DEPOSITOR</p>	 <p>Cathay Bank Member FDIC</p> <p>CLASS A INVESTOR CLASS C INVESTOR DEPOSITOR LENDER</p>
 <p>CalPrivate BANK Relationships. Solutions. Trust.</p> <p>CLASS A INVESTOR LENDER</p>	 <p>First Choice Bank First in Speed Service Solutions</p> <p>CLASS A INVESTOR</p>	 <p>CITIZENS BUSINESS BANK A Financial Services Company cbbank.com Member FDIC</p> <p>CLASS A INVESTOR DEPOSITOR LENDER</p>	 <p>Bank of Hope</p> <p>CLASS A INVESTOR</p>	 <p>OpusBank.</p> <p>CLASS A INVESTOR</p>	 <p>FIRST BANK</p> <p>CLASS A INVESTOR LENDER</p>
 <p>State Bank of India (California)</p> <p>CLASS A INVESTOR LENDER</p>	 <p>STATE BANK OF ARIZONA</p> <p>CLASS A INVESTOR LENDER</p>	 <p>Sunwest Bank</p> <p>CLASS A INVESTOR</p>	 <p>1ST CAPITAL BANK</p> <p>CLASS A INVESTOR</p>	 <p>Royal Business Bank 皇家商業銀行</p> <p>CLASS A INVESTOR</p>	 <p>PACIFIC MERCANTILE BANK</p> <p>CLASS A INVESTOR LENDER</p>
 <p>Shakopee Mdewakanton Sioux Community</p> <p>CLASS A INVESTOR</p>	 <p>First General Bank 大通銀行</p> <p>CLASS A INVESTOR</p>	 <p>TWIN FINANCIAL PARTNERS</p> <p>CLASS A INVESTOR</p>	 <p>BOSTON PRIVATE COMMUNITY INVESTMENT</p> <p>CLASS A INVESTOR</p>	 <p>UnionBank® A member of MUFG, a global financial group</p> <p>CLASS A INVESTOR CLASS C INVESTOR LENDER</p>	 <p>COMMERCEWEST BANK Bank on The Difference</p> <p>CLASS A INVESTOR</p>
 <p>UMB Count on more.®</p> <p>CLASS A INVESTOR</p>	 <p>Stepping UP en. 1973</p> <p>CLASS A INVESTOR</p>	 <p>Rancho Santa Fe Thrift & Loan</p> <p>CLASS A INVESTOR</p>	 <p>BRIDGEVIEW BANK GROUP</p> <p>CLASS A INVESTOR</p>	 <p>partners bank of california</p> <p>CLASS A INVESTOR LENDER</p>	 <p>NANO BANC®</p> <p>CLASS A INVESTOR</p>
 <p>Arizona Business Bank CoBiz Financial</p> <p>CLASS A INVESTOR</p>	 <p>F&M BANK FARMERS & MERCHANTS BANK OF CENTRAL CALIFORNIA</p> <p>DEPOSITOR</p>	 <p>Goldman Sachs</p> <p>NMTC INVESTOR</p>	 <p>CTBC BANK</p> <p>CLASS C INVESTOR</p>	 <p>Capital One Commercial Banking</p> <p>NMTC INVESTOR</p>	 <p>FIRST REPUBLIC BANK It's a privilege to serve you®</p> <p>CLASS C INVESTOR</p>
 <p>Calvert Impact Capital™</p> <p>LENDER</p>	 <p>IMPACT COMMUNITY CAPITAL</p> <p>LENDER</p>	 <p>OPPORTUNITY FINANCE NETWORK</p> <p>LENDER BGP QUALIFIED ISSUER</p>	 <p>FHLBank San Francisco</p> <p>LENDER</p>		

 PACIFIC WESTERN BANK CLASS A INVESTOR LENDER	 BANNER BANK CLASS A INVESTOR	 PACIFIC PREMIER BANK CLASS A INVESTOR	 CHASE CLASS A INVESTOR NMTC INVESTOR	 FIRST FOUNDATION CLASS A INVESTOR LENDER	 ARIZONA COMMUNITY FOUNDATION CLASS A INVESTOR
 NEVADA STATE BANK <small>THE DOOR TO YOUR FUTURE</small> CLASS A INVESTOR	 CALIFORNIA BANK TRUST CLASS A INVESTOR LENDER	 BANK OF AMERICA CLASS A INVESTOR LENDER	 NATIONAL BANK OF ARIZONA CLASS A INVESTOR	 CITY NATIONAL BANK <small>AN RBC COMPANY</small> CLASS A INVESTOR	 cbb Bank <small>Commonwealth Business Bank</small> CLASS A INVESTOR
 charles SCHWAB BANK <i>Own your tomorrow.</i> CLASS A INVESTOR LENDER	 Luther Burbank Savings CLASS A INVESTOR	 COMMERCIAL BANK OF CALIFORNIA CLASS A INVESTOR	 Farmers & Merchants Bank <small>California's Strongest since 1867</small> CLASS A INVESTOR LENDER	 usbank CLASS A INVESTOR NMTC INVESTOR LENDER	 Mutual of Omaha Bank CLASS A INVESTOR
 ENTERPRISE BANK & TRUST CLASS A INVESTOR	 EAST WEST BANK CLASS A INVESTOR	 MANUFACTURERS BANK <small>A MEMBER OF BANC GROUP</small> CLASS A INVESTOR LENDER	 Comerica Bank CLASS A INVESTOR DEPOSITOR	 Mechanics Bank <small>Where Relationships Matter</small> CLASS A INVESTOR	 ABB AMERICAN BUSINESS BANK CLASS A INVESTOR
 BMO BMO Harris Bank CLASS A INVESTOR	 BANK OF THE WEST BNP PARIBAS CLASS A INVESTOR	 NORTHERN TRUST CLASS A INVESTOR	 Hanmi Bank CLASS A INVESTOR	 HSBC CLASS A INVESTOR	 JOHNSON FINANCIAL GROUP <small>BANKING WEALTH INSURANCE</small> CLASS A INVESTOR
 Erich & Hannah Sachs Foundation DEPOSITOR	 CDEI FUND CLASS C INVESTOR LENDER	 TOYOTA Financial Savings Bank LENDER	 POPPY BANK LENDER	 AAA DEPOSITOR	 CRF USA <small>Capital for Communities— Opportunities for People</small> BGP QUALIFIED ISSUER

**THANK YOU FOR YOUR OUTSTANDING
PARTNERSHIP AND SUPPORT!**

OUR

Douglas J. Bystry

President / CEO

Andrew Gordon

Arizona Market President

Kristy Ollendorff

Chief Credit Officer

Terrin Enssle

Chief Financial Officer

Jay Harrison

Chief Investment Officer

Alanna Smith

Director of Marketing

Amanda Virrey

Commercial Loan
Processing Manager

Avery Ebron

Impact Lead

Brian Sagert

Nevada Market Rep BDO

Cesar Plascencia

Public Affairs Officer

Chris McMartin

Opportunity Fund Manager

Colin Wegener

Assistant Controller

Debra Kramer

Construction Loan
Specialist Manager

Deidre Williams

Commercial Loan Processor

Ferduesi Ahmed

CRE Portfolio Loan Analyst

Gabriella Brusseau

Receptionist / Office Admin.

Guy Krikorian

Controller

Jatin Mehta

Sr. Accountant

Justin Merlette

Assistant Loan
Servicing Manager

Kathy Bonney

Director of Operations

Lacey Dixon

Loan Processor /
Administrative Assistant

TEAM

Lauren McDonald
Commercial Loan Funder

Orlando Lopez
Commercial Loan Processor

Ted Chien
Underwriting Manager

Lawrence Chavez
New Mexico Market
Specialist BDO

Randy Dixon
Sr. Small Business
Underwriter

Tyler Hagen
Collateral Specialist

Lorey Louie
Portfolio Analyst

Ricky Ha
NMTC Staff Accountant

AFFORDABLE HOUSING CLEARINGHOUSE

Lundi Chea
NMTC Asset &
Compliance Manager

Roscelle Shands
Commercial Loan
Funding Manager

Brenda J. Rodriguez
AHC Executive Director

Mai Ha
Impact Writer
& Analyst

Sabrina Tran
Digital Marketing Manager

Helen Tran
Housing Counselor

Melissa Johnson
Director of Loan
Operations

Scottie Schindler
Sr. Commercial Underwriter

Janell Abarca
Senior Housing Counselor

Michelle Taylor
Loan Servicing Manager

Sophia Barcelo
Loan Servicing Specialist

Shipra Bhatia
Program Coordinator

Natasa Radosavljevic
Marketing Specialist

Taylor Lajoie
Assistant Commercial
Loan Funder



2019

MEMORABLE MOMENTS

In 2019 Staff
Volunteered a total of:

1,260 HOURS



Certified



Corporation

Best For The World 2019:

- Customers
- Changemaker
- Governance
- Overall



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