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## Experience

- 2022 – present**      **Muchmore Capital** Easthampton NY  
**Chief Underwriter**
- Preparing application to HUD for approval of Muchmore Capital LLC as a new Title II, MAP, and Lean lender. Muchmore is a startup mortgage banking, advisory company focusing on turnarounds of skilled nursing facilities, assisted living facilities, and apartment buildings.
- 2018 – 2022**      **EagleBank** Bethesda MD  
**SVP & Chief Underwriter, FHA Lending**
- Established and grew EagleBank’s FHA platform which was formed in 2016. Approved by HUD as Chief Underwriter for MAP and Lean shortly after arrival, including new approval for Bank as an FHA “Lean” Healthcare lender. Closed 12 FHA insured loans totaling \$245MM including multifamily, seniors housing, LIHTC and construction loans and \$200MM of bridge to HUD bank loans. With one COVID-related exception for property which is being sold, all have been or will soon be refinanced with HUD. All loan applications submitted to HUD were ultimately approved and all closed loans remain in good standing.
- 2014 – 2018**      **Pillar Finance and SunTrust Bank** Bethesda MD  
**SVP President & Deputy Chief Underwriter, Seniors Housing & Healthcare**
- Joined this FHA/agency-focused mortgage banking company owned in part by Guggenheim Partners in 2014 to run HUD 232/Lean underwriting. Closed 24 FHA-insured loans totaling \$178MM for skilled nursing facilities and seniors housing in 10 states and was a voting member of FHA loan committee for multifamily. SunTrust Bank acquired Pillar in 2017. Worked before and after merger to plan and implement proprietary bridge to HUD lending platform and seek approval from Fannie Mae and Freddie Mac for seniors housing. All loan applications submitted to HUD were ultimately approved except one. All closed loans remain in good standing.
- 2007 – 2014**      **CWCapital and Walker & Dunlop** Baltimore MD  
**VP & FHA Deputy Chief Underwriter**
- Joined as an Analyst in 2007 and developed basic real estate and FHA underwriting skills while working on a wide variety of loan programs and property types. Promoted

to Underwriter then Deputy Chief Underwriter and oversaw a team of 7 underwriters, analysts, and loan processors that managed 15-20 active loans in various stages of underwriting and closing process. Developed models and templates for 4% LIHTC + short term municipal bond + HUD 221(d)(4) construction and rehab transactions which were introduced to the market in 2012 and remain popular today. When Walker & Dunlop acquired CWCapital in 2012, was named a voting member of FHA Loan Committee for the combined platform. Closed 35 loans totaling \$355MM tenure with both companies.

2005 – 2007

**PricewaterhouseCoopers, LLP** Baltimore MD  
**Audit Associate**

Responsible for the performance of audits on a variety of companies in various industries such as real estate, investment management, venture capital, manufacturing, and retail. Took CPA review classes while working full time and passed all four parts of exam on first attempt.

## Board Service

2020 – present

**ELA: Eastern Lenders Association**  
**Board Member at Large**

The ELA fosters communication and collaboration between its members and HUD Multifamily Leadership and staff in the Northeast Region. Primary job is to plan, market, and develop content for the annual Eastern Lenders Association Conference, typically held in Baltimore in March. Serves as moderator of panels at the conference and engages with HUD leadership in bi-monthly calls to discuss timely topics and initiatives.

## Education and Professional Development

2005

University of Maryland, College Park  
B.S., Finance and Accounting

July 2007

Certified Public Accountant (Inactive), MD license #35741

April 2011

HUD Approved MAP Underwriter

February 2014

HUD Approved Lean Healthcare Underwriter

October 2018

HUD Approved Chief Underwriter (EagleBank)