



Communication about Regional Credit Team Changes

Dear Valued Lender Partners,

We are writing to inform you of upcoming changes to our Regional Credit Team structure designed to enhance our service delivery, improve responsiveness, and better align our resources with your evolving business needs.

What's changing

Effective **April 27th**, we will be implementing the following updates:

- **Creation of a new Midwest Region, which will be led by Meera Singh**, who will now report to me.
- **Realignment of regional coverage:** Certain states, credit staff, and markets will be reassigned to optimize workload balance and align with market dynamics.

What this means for lenders

- [Here are the updated contact information and new market assignments](#) for each Regional Credit Team.
- There will be no disruption to ongoing transactions or commitments. Our goal is to provide you with more consistent, timely, and expert support as you navigate today's lending environment. We believe this new structure positions us to better serve you and respond more effectively to your needs.



We appreciate your continued partnership and remain committed to supporting your success. Should you have any questions regarding these changes, please do not hesitate to reach out to your Customer Engagement counterpart.

Sincerely,



Kelly Ormsby
Multifamily Underwriting, VP