



# **NRLA 7TH ANNUAL USDA LENDERS CONFERENCE**

**OCTOBER 26 & 27 2021  
WASHINGTON, D.C.**

**Grand Hyatt Washington - 100 H St. NW**



# WELCOME TO NRLA'S 7TH ANNUAL USDA LENDERS CONFERENCE

It is my honor to welcome everyone to the 2021 NRLA Annual conference. It has been two years since we have met so there is certainly a lot of “catching up” to do.

It is my belief that nothing can replace an in-person meeting so I am very pleased to be able to welcome everyone to what I believe will be an informative and productive two days.

We appreciate the attendance of both our membership, our guests from Congress and the Administration. It is the foundation of our public-private partnership. It takes all of us to meet the common goal of providing capital, jobs and opportunity to rural America. We have a unique bond that has grown over the years. I believe this bond will only get stronger.

Please enjoy your time together and if I can be of any assistance to anyone, please don't hesitate to reach out.

Sincerely,

Joe Geisler  
NRLA Chairman of the Board





# AGENDA

## Day 1 Agenda

Tuesday Oct 26

### General Sessions - Location: Grand Hyatt Washington, Constitution AB

- 7:30 AM - Registration & Breakfast - Location: Constitution AB Foyer**
- 8:30 AM - Welcome - NRLA Chairman, Joe Geisler & NRLA Executive Director, Pam Moore-Wilcher**
- 8:40 AM - Opening Remarks with Under Secretary for Rural Development, Xochitl Torres Small & USDA-RBCS Administrator Dr. Karama Neal**  
*Discussion, 2020/2021 USDA Lender Awards & Q&A*
- 9:10 AM - USDA - Community Facilities Program Update - USDA-RHS Acting Administrator, Chad Parker**  
*Presentation and Q&A*
- 9:40 AM - Refreshment Break - Location: Constitution AB Foyer**
- 10:00 AM - USDA B&I Update - USDA-RBCS Deputy Administrator, Mark Brodziski**  
*USDA B&I and Energy Programs Overview*
- 10:30 AM - USDA - Energy Programs Update - USDA-RBCS Program Processing Division Director Aaron Morris**  
*USDA B&I and Energy Programs Updates*
- 11:00 AM - Keynote Speaker: U.S. Congressman Sanford D. Bishop, Jr.**
- 11:45 AM - USDA Financing Success Story - LiveOak Bank VP, Debra Nesbitt**  
*Live Oak Bank made two B&I Guaranteed loans to purchase aerial firefighting aircraft used in wildfires. The borrower contracts with the US Forest Service and US Department of the Interior, as well as State governments, to provide aerial wildfire suppression and management services.*
- 12:00 PM - USDA Financing Success Story - Compeer Financial VP - Mission Financing, Bob Madsen**  
*Anne Carlsen Center provides services, residential living, and therapy to intellectually and developmentally disabled children and young adults. They are constructing a \$40MM replacement campus in Jamestown, ND using USDA Guaranteed and Direct Loan funds.*
- 12:15 PM - NRLA Government Relations Committee Update - Debra Nesbitt & Lorren Walker**  
*Legislative update from Debra Nesbitt (NRLA Chairman of the Gov. Relations Committee) and Lorren Walker President/CEO (Elias Walker)*
- 1:00 PM - Lunch - Location: Cabinet (Hotel Restaurant)**

## Day 1 Agenda

**2:00 PM - NRLA MEMBERS ONLY MEETING**

*2021/2022 Legislative Update, Presentation of the NRLA Board of Directors, Approval of NRLA 2022 Priorities & Objectives, Annual Committee Reports, NRLA Internal Business, Membership Open Forum*

**3:30 PM - NRLA BOARD MEETING**

**5:30-7:30PM Cocktail Reception/Networking Event - Location: Declaration AB**

## Day 2 Agenda

**Wednesday, Oct. 27**

**General Sessions - Location: Grand Hyatt Washington, Constitution AB**

**7:30 AM - Registration & Breakfast ("Constitution AB Foyer")**

**8:30 AM - Day 2 Welcome - NRLA Chairman, Joe Geisler**

**8:30 AM - Jacki Ponti-Lazaruk - Chief Innovation Officer, USDA-RD**

*One RD Update & Discussion*

**9:00 AM Zach Ducheneaux - Administrator, FSA**

*Discussion and Q&A*

**9:30 AM Bill Cobb - Deputy Administrator, Farm Loan Programs - FSA**

*Presentation "Farm Service Agency Program Update" and Q&A*

**10:00 AM Charles D. Stephens - Assistant Administrator, Water and Environmental Programs - USDA-RUS**

*Presentation and Q&A*

**10:30 AM SECONDARY MARKET PANEL DISCUSSION**

*Panel Participants: Joel Banes - Hanover Securities, Karen Bean - Signature Securities, Vasu Srinivasan - USAF 6, LP & Benjamin Clark - FHN Financial*

**11:00 AM Open forum for conference attendees**

**12:00 PM - Meeting Adjourned**



A tall, white flagpole stands against a clear blue sky. An American flag is flying from the top of the pole, its red and white stripes and blue field with white stars visible. The flagpole is positioned on the right side of the frame, extending from the bottom towards the top. The background is a solid, light blue color.

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# 2021 **NRLA** BOARD OF DIRECTORS

**Executive Director: Pam Moore-Wilcher**

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## **Debra Nesbitt**

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## **Patrick F. Brown**

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## **David Dornbirer**

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## **Sam Butler**

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## **Jeremy Gilpin**

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## **Eric Johnson**

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## **Robert Madsen**

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## **Terry Jones**

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## **Stephen Van Sickle**

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## **Donnie Wooley**

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## **Steve McCune**

Board Member  
McCune Construction Services



# SPEAKER BIOS



## Speaker Bios

### U.S. Congressman Sanford D. Bishop, Jr.

*Congressman Sanford D. Bishop, Jr. is the Chairman of the Agriculture, Rural Development, Food and Drug Administration, and Related Agencies Appropriations Subcommittee. In addition, he serves on the Financial Services and General Government Subcommittee and is Vice Chair on the Military Construction, Veterans Affairs, and Related Agencies Subcommittee. In the 117th Congress he returned to serve on the House Agriculture Committee where he is a member of the General Farm Commodities and Risk Management Subcommittee as well as the Livestock and Foreign Agriculture Subcommittee.*

*He has represented the Second Congressional District of Georgia in the U.S. House of Representatives since 1993. As an appropriator and legislator he seeks to use the legislative process to create a better quality of life for all citizens by promoting jobs and a stronger, more diversified economy; opportunities for rural areas; better education; safe and secure communities; a clean environment; affordable and accessible health care; sustainable agriculture; energy independence; and a strong national defense -- all within the context of a balanced budget.*

### Xochitl Torres Small - Under Secretary for Rural Development

*Before coming to Rural Development, Xochitl was a United States Representative for the fifth largest district in the country. In the midst of the COVID-19 crisis, Xochitl kept a rural hospital from closing its doors, improved constituent access to healthcare over the phone, and helped secure tens of millions of dollars for broadband in New Mexico through USDA's ReConnect Program. Prior to the coronavirus pandemic, Xochitl raised the alarm on broadband disparities, serving on Majority Whip James Clyburn's Rural Broadband Taskforce and as an original cosponsor of the Accessible, Affordable Internet for All Act. As a member of the House Agriculture Committee, Xochitl helped champion the needs of dairy farmers and sponsored legislation to help local producers and rural communities invest in infrastructure to navigate new markets. Xochitl forged additional bipartisan solutions on the House Armed Services Committee and as chairwoman of the Oversight, Management, and Accountability subcommittee of the House Homeland Security Committee. Xochitl was the first woman and first person of color to represent New Mexico's second congressional district.*

*The granddaughter of farmworkers, Xochitl Torres Small grew up in the borderlands of New Mexico. She came home from college to work as a field organizer, working in colonias in southern New Mexico. She continued serving rural New Mexico as a field representative for Senator Tom Udall, where she collaborated with local grassroots leaders, business owners, elected officials, and regional and state economic development officials to help communities rebound from the Great Recession. Inspired by Senator Udall's work on water in the West, Torres Small studied water law and worked closely with rural water utilities. After law school, she returned home to clerk for United States District Court Judge Robert C. Brack. Throughout her career, Xochitl has employed her experience working in vulnerable, rural communities to achieve lasting investments that combat persistent poverty.*

*Xochitl has a law degree from the University of New Mexico School of Law, an undergraduate degree from Georgetown University's School of Foreign Service, and an international baccalaureate from Waterford Kamhlaba United World College of Southern Africa. She's happily married to her husband, New Mexico State Representative Nathan Small.*

### Mark Brodziski - USDA-RBCS - Deputy Administrator

*Mark Brodziski is serving as Deputy Administrator at USDA-Rural Development's Rural Business-Cooperative Service. In this role, Mr. Brodziski oversees an annual portfolio of over \$2 billion of grant, loan, and loan guarantee programs that spur economic development, support creation of rural jobs, and improve the quality of life throughout rural America. While developing lender relationships, Mr. Brodziski aims to find opportunities to assist rural communities and rural stakeholders in expanding access to capital and capacity building within rural communities.*

*USDA's Rural Business-Cooperative Service suite of programs include the Rural Energy for America Program (REAP) to support rural small businesses, farmers, and ranchers installing renewable energy systems and energy efficiency improvement projects and the Biorefinery Assistance Program to foster the commercialization of new and innovative technologies converting biomass into advanced biofuels, renewable chemicals, and biobased products. Other programs include Business and Industry loan guarantees, Rural Business Development Grants, Relending programs, Value-Added Producer Grants, and Rural Cooperative Development Grants.*

*A Wisconsin native, Mr. Brodziski holds a Bachelor's degree in Agricultural Business and Economics from the University of Wisconsin—River Falls. Mark began his career with USDA Farmers Home Administration in 1983 and served in several USDA county and state office positions before joining the Rural Business-Cooperative Service National Office in 2011.*

### Benjamin Clark - FHN Financial - SVP, GGL Trading

*Based in FHN's Houston, TX office, Ben is a member of their SBA/USDA Trading desk. Prior to joining the desk, he was head of the SBA/USDA strategies team which provides investment portfolio analytics, accounting and regulatory reporting support, pricing and other post-settlement services to SBA/USDA lenders and institutional investors around the country. Ben holds FINRA licensing 7, 63 & 24. He earned a Master of Science Degree in Applied Economics and a Bachelor Degree in Agricultural Business – both from Louisiana State University.*

*In addition to his work at FHN Financial, Ben is a founding board member of the National Rural Lender's Association (NRLA) and a member of the Secondary Market Committee for the National Association of Government Guaranteed Lenders (NAGGL).*

### Roger Glendenning - Chief Operating Officer, USDA Rural Development

*Roger recently served as an advisor at Pronghorn Federal Advisors. Prior to that, he spent most of his career at USDA Rural Development (RD) serving in several leadership roles including Deputy Administrator for Single Family Housing, Budget Director, Chief Financial Officer, and Acting Deputy Under Secretary. Roger began his career as an agricultural management specialist, nearly 35 years ago, in USDA's Farmers Home Administration. He graduated from Penn State University with a bachelor's degree in Economics and received his master's degree in Agricultural Economics from the University of Delaware.*

### Zach Ducheneaux - Administrator, Farm Service Agency

*Zach Ducheneaux was appointed Administrator for USDA's Farm Service Agency on February 22, 2021. In this role Ducheneaux will provide leadership and direction on agricultural policy, administering credit and loan programs, and managing conservation, commodity, disaster and farm marketing programs through a national network of offices.*

*Ducheneaux previously served as the Executive Director of the Intertribal Agriculture Council, the largest, longest-standing Native American agriculture organization in the United States. The Council represents all Federally Recognized Tribes and serves 80,000 Native American producers. Ducheneaux has been with the Council since the 1990s in various leadership positions, including as former tribal council representative for the Cheyenne River Sioux Tribe. He has spent his career educating people about the critical role of improved food systems, value-added agriculture, and foreign exports to respond to the enduring economic and social challenges facing Native Americans and reservations.*

*Ducheneaux serves on the board of directors for Project H3LP!, a nonprofit founded by his family to benefit his local community by providing life lessons and therapy through horsemanship. He operates his family's ranch on the Cheyenne River Sioux Reservation in north central South Dakota with his brothers.*

## Speaker Bios

### **Dr. Karama Neal - Administrator, USDA-RCBS**

Prior to joining USDA Rural Development, Karama Neal served as president of Southern Bancorp Community Partners, a nonprofit community development loan fund and financial development organization promoting economic mobility in rural Arkansas and Mississippi. She spent twelve years at Southern and led their small business, consumer and other development lending, consumer and savings focused public policy work, and a variety of financial development services to help low and moderate wealth families and communities build wealth.

In 2013, Dr. Neal started a statewide grassroots organization promoting passage of the Uniform Partition of Heirs Property Act in Arkansas which was passed in 2015. This work was inspired by her family's ownership of rural heirs' property in the state. Before joining Southern, she had a career in the biosciences and worked for a period in biofuels informatics with a focus on feedstocks and balancing food and fuel priorities. For six years, Dr. Neal served on the board of the Little Rock Branch of the Federal Reserve Bank of St. Louis.

After completing her undergraduate degree in biology at Swarthmore College, Dr. Neal later earned a doctorate in genetics from Emory University and a master's in bioethics and health policy from Loyola University Chicago. She also completed executive education in impact investing at the University of Oxford Said School of Business.

### **Jacki Ponti-Lazaruk - Chief Innovation Officer - USDA-RD**

Ponti-Lazaruk has nearly 13 years of leadership experience at USDA Rural Development, leading the Telecommunications and Water Programs for more than 11 years, and leading critical agency-wide efforts to streamline programs and increase the agency's impact in rural areas. In her most recent role, she served as the agency's Chief Risk Officer. Ponti-Lazaruk's knowledge of Rural Development's portfolio, programs, and staff will serve as a strong foundation in her new role leading Rural Development's focused efforts in

### **Joe Geisler - VP Guaranteed Lending & NRLA Chairman**

VP Guaranteed Lending for AmeriState Bank. Leads the guaranteed lending department including the origination, structure, servicing and sale of USDA guaranteed loans.

Geisler has been in banking for 35 years. Former city councilman, industrial development chairman for city of Whitesboro and has been active in numerous civic activities including youth sports and chamber of commerce boards.

Graduate of Southeastern Oklahoma State University in 1984 with Economics degree and lives in Denison, TX.

### **Pam Moore-Wilcher - Executive Director, National Rural Lenders Association**

Pam retired December 2016 after working for USDA, Rural Development for 32+ years. She started her career in Carthage, Mississippi and worked in numerous offices across the state. She was a very active member of National Association of Credit Specialist (NACS) and was National President in 2010. In her work with USDA and NACS, she traveled worked closely with staff in Washington, DC. Pam is bookkeeper for the heavy equipment business operated by her husband. Pam lives in central Mississippi in a rural area. Pam is an advocate for rural America.

### **Debra Nesbitt - USDA Coordinator, Live Oak Bank**

Debra Nesbitt is the USDA Coordinator at Live Oak bank, which includes oversight of loan packaging for all Rural Development guaranteed loans and liaison with USDA Rural Development offices. She has worked in rural economic development for over 35 years in the U.S. House of Representatives, HUD, the NC Department of Commerce, and USDA Rural Development. Debra grew up outside of Asheville, NC, on her family's dairy farm, and graduated from Clemson University.

### **Robert "Bob" Madsen - VP/Team Leader Mission Finance, Compeer Financial**

Bob Madsen is the Vice President and Team Leader of the Mission Financing division at Compeer Financial. This team finances essential community facilities across the United States, mainly consisting of rural hospitals, senior care facilities, and other facilities that provide overall benefit to community members. In the last 15 years, the team has financed over 100 projects nationwide with over a \$1 Billion in total financing, most of them involving public/private partnerships including federal, state, and local government units. The work completed by this team has gained national recognition from the White House, USDA Rural Development, and many other agencies/institutions; all with the goal of making rural America a better place to live and work.

### **William "Bill" Cobb - Deputy Administrator, Farm Service Agency**

William "Bill" Cobb is the Deputy Administrator for Farm Loan Programs for the U.S. Department of Agriculture's (USDA) Farm Service Agency (FSA)

As Deputy Administrator, a position he has held since April 2019, Cobb oversees a \$32 billion loan portfolio and provides leadership, management and direction to FSA's direct and guaranteed lending programs, including annual authorizations in excess of \$8.9 billion for new loans and guarantees.

Cobb began his Federal government career as a loan officer in Delaware 37 years ago. He has held various positions in Farm Loan Programs at the FSA National Office in Washington, D.C. for the past 29 years, most recently serving as Assistant Deputy Administrator.

A native of Sussex County Delaware, Cobb is a graduate of the Federal Executive Institute and holds a Bachelor of Science degree in Agricultural Business Management from the University of Delaware. He and his wife Ann have a daughter and a son. Cobb resides in Virginia.

### **Chad Parker - Acting Administrator, USDA-RHS**

Chad Parker has worked with USDA Rural Development for 30 years and is currently serving as the Acting Rural Housing Service Administrator, overseeing all Rural Housing Service's programs including the Community Facilities Program.

In his usual role as the Deputy Administrator, Community Programs, he is responsible for Community Facilities Direct Loans, Guaranteed Loans, and Grants, Economic Impact Initiative Grants, Tribal College Grants, and the Rural Community Development Initiative.

Chad has previously served as Deputy Administrator in USDA Rural Development's Telecommunication Programs; Cooperative Programs; Business Programs; and Single-Family Housing Programs.

Chad holds a M.B.A. and a B.S. from the Pamplin School of Business at Virginia Tech.

### **Vasu Srinivasan - President - Thomas USDAF Group, LLC**

Vasu Srinivasan is a money manager currently running three USAF Funds for over 20 years as President and Co-founder of USAF 6, LP, Co-Founder and COO of McDonald USAF, LP and President & CEO of Thomas USAF Group. He was inducted into the Secondary Market Hall of Fame in December 2017. Prior to that he was the Chief Credit Officer and Chief Financial Officer of B&I Lending, the nations' largest non-bank lender in the USDA B&I program. He is one of the few people in the industry with both secondary market as well as lending experience.

### **Karen Bean - VP/Senior Institutional Sales Rep - Signature Bank**

Karen Bean is a Vice President and Senior Institutional Sales Representative with Signature Bank in Houston, Texas. She works with SBA Lenders and institutional investors nationwide. Karen has a Bachelor of Science degree from The University of Texas, and holds FINRA Series 7 and 63 registrations.

Karen has been with Signature Bank for more than 15 years. Prior to joining Signature Bank, Karen worked for Silver Oak Financial Group. She is an active associate of the Houston Association of Government Guaranteed Lenders (HAGGL) and an active member of the National Association of Government Guaranteed Lenders (NAGGL).

Karen is recognized for her experience and knowledge in the SBA Market and is asked to speak and conduct training sessions across the country regarding the SBA secondary market.

### **Joel Banes - Director - Hanover Securities**

Joel Banes is a seasoned SBA professional in Memphis, Tennessee with over 25 years of industry experience specializing in the management of fixed income securities, specializing in the SBA 7(a) and USDA market. He is the Founder and CEO of Banes Capital Management, LLC, and served as Managing Director of SBA Pooling and Trading for Shay Financial Services, Inc. for a decade.

He launched broker-dealer Hanover Securities in 2016 with long-time friend and business associate, John Hanover of Los Angeles. He trades SBA, USDA and FSA loans, SBA 7a pools, SBA COOFs as well as MBS's and other traditional fixed income products.

Education: B.S. from the University of Tennessee and studied at the Wharton School of Finance, University of Pennsylvania.

## Speaker Bios

### **Aaron Morris - Program Processing Division Director, USDA-RCBS**

*Aaron Morris serves as the Director of Guaranteed Lending at the U.S. Department of Agriculture's Rural Business-Cooperative Service Agency where is responsible for all guaranteed lending activities. In his role as the Director, Aaron manages a nearly \$9 billion dollar loan portfolio and administers the Business and Industry Guaranteed Loan Program, the Rural Energy for America Program, the Biorefinery, Renewable Chemical, and BioBased Product Manufacturing Assistance Program, and the Rural Business Investment Program (RBIP).*

### **Lorren Walker - President & CEO, EliasWalker, Inc.**

*Lorren Walker is the founder of EliasWalker Incorporated.*

*Lorren's core asset is his proven expertise in carefully designed and specifically targeted engagements aimed at the expansion of market share domestically and internationally.*

*Prior to founding EliasWalker, Lorren served as the Chief of Staff for the Marketing and Regulatory Program (MRP) mission area of the U.S. Department of Agriculture. There he assisted and acted on the behalf of the U.S. Secretary of Agriculture and the Under Secretary for MRP to establish and implement the Administration's U.S. farm policy. In addition, Lorren has more than 20 years of agriculturally based consulting having specialized in formulating federal policy initiatives with other prominent Washington, DC based firms.*

*Lorren is a native of the Washington, DC Metropolitan area, holds two degrees from George Washington University, a Masters in Government Policy and an MBA from Johns Hopkins University.*

### **Charles D. Stephens - Assistant Administrator, Water & Environmental Programs, USDA-RUS**

*As Assistant Administrator for Water and Environmental Programs for USDA Rural Development, Charles administers the funding programs that provide financing to thousands of rural communities across the country. These programs ensure rural communities have sustainable access to safe, modern, and reliable water and wastewater infrastructure.*

*Charles has served his country for over 25 years. He joined USDA in 2012. He most recently served as the Associate Deputy Administrator for the Specialty Crop Program. In this role, Stephens oversaw all program activities, which include inspection and auditing, market news, promotion, and economics, and marking order and agreements.*

*Prior to his tenure with Agricultural Marketing Service he led a Farm Service Agency team responsible for managing the Commodity Credit Corporation budget. Charles began his career as a financial manager in the U.S. Army, serving from 1996 to 2006. After an honorable discharge, Charles began his civilian career as a Budget Analyst for the Defense Logistics Agency.*

*Charles earned his bachelor's degree in Business Administration from Wayland Baptist University and his master's degree in Public Administration from Strayer University. In 2015, Charles completed the Leadership for a Democratic Society program at the Federal Executive Institute. He currently lives in Bethesda, Md., with his wife and four children.*