

NRLA SPRING EDUCATIONAL CONFERENCE



MAY 16-17 2023
MEMPHIS, TN

Hyatt Centric Memphis - 33 Beale St.

WELCOME TO **NRLA'S** 2023 SPRING EDUCATIONAL CONFERENCE

On behalf of the Board of Directors we welcome you to the NRLA 2023 Spring Education Conference. We have a packed agenda with interactive sessions to help you understand and navigate the USDA guaranteed loan processes and learn about other topics important to our work. Our membership continues to grow, and we have many new lenders and service providers who are focused on making a positive impact in rural America.

NRLA continues to focus our efforts on providing jobs, capital, and opportunity to rural America and the agriculture economy. We appreciate our partnership with USDA Farm Service Agency (FSA) and Rural Development (RD) leadership and staff and are happy to have them join us at the conference.

Our speed networking event at the Annual Conference in October was popular so you won't want to miss the opportunity to meet all of the conference attendees as we speed network again. We are also excited to be able to attend the Memphis Capital reception at the Memphis in May World Championship Barbeque Cooking Contest on the riverfront.

NRLA continues to grow its membership and opportunities such as this are a great way for us to learn, network, and find new opportunities to help rural communities. Thank you to those who have been with us for a long time as well as those who are new to NRLA. We appreciate your attendance and look forward to a successful conference!

Best regards,
Debra Nesbitt
NRLA Chair



National Rural Lenders Association

IMPORTANT INFORMATION

Speed Networking

Speed networking is the business version of speed dating, and a great way to meet a lot of business contacts in a short amount of time. We will be set up in a round robin format with 10 people at a table for approximately 10 minutes. Each person will be given a minute to introduce themselves and give a short explanation of what they do. At the end of ten minutes, participants will be told to change tables and will move to another table. On the back of your nametags, you have a series of numbers that correspond to the tables you move to for each session.

BBQ Festival

Additional information will be given to you on Wednesday by the sponsor, Memphis Capital. Jennifer and her co-workers have worked extremely hard on providing us the opportunity to experience this historic event.

Thank you to everyone that has made this meeting a success.



Day 1 Agenda

Location: Hyatt Centric Memphis, Foundry Ballroom

Tuesday, May 16

- 7:30 AM - **Registration & Breakfast** - Location: Foundry Prefunction Area
- 8:30 AM - **Welcome** - NRLA Chairwoman Debra Nesbitt, and TN Farm Service Agency (FSA) State Executive Director John Litz
- 8:35 AM - **Opening Remarks with FSA Administrator Zach Ducheneaux**
- 9:00 AM - **FSA Guaranteed Loans - Where We Are & Where We're Headed**, Zach Ducheneaux, FSA Administrator
Bill Cobb, Deputy Administrator for Farm Loan Programs; Tim Reimer, Branch Chief, Guaranteed Loan Servicing Division
- 10:00 AM - **Break**
- 10:15 AM - **Promoting Successful Relationships - Rural Lender-FSA-Family Farmers/Ranchers**
Michael Boyd, TN Farm Loan Specialist; Scott Scudder, TN Farm Loan Specialist; Tim Reimer, Branch Chief, Guaranteed Loan Servicing Division
- 11:15 AM - **Secondary Market Update - Originating, Pricing, Servicing**, Ben Clark, Senior VP, FHN Financial;
Karen Bean, VP, Flagstar Signature Bank; Scott Taylor, Director, Brean Capital; Witt McKay, Senior VP, Carty & Co.;
Jennifer Bond, Director Lender Relations, Memphis Capital
- 12:00 PM - **Lunch - B&I Success Story, Lauderdale Community Hospital, Cara Lank**, SVP, Stone Bank;
Joel Howard, TN Business Cooperative Programs Director; Roe Hughes, TN Business Programs Specialist
- 1:15 PM - **What to Expect in the Environmental Review Process**
Brandy Lipps, Principal, Logic Environmental; Brian Mihelich, Executive Vice President, True North Consultants
- 1:45 PM - **USDA RD- Environmental Reviews and Section 106**
Brian Sutherland, Senior Environmental Specialist, National Office
Peggy Wade, Senior Environmental Specialist, National Office
Basia Howard, Federal Preservation Officer, National Office
- 2:45 PM - **Break**
- 3:00 PM - **Cyber Security/Artificial Intelligence**, Marla Beckham, Chief Financial Officer, Cyber Defense Labs
- 3:30 PM - **Speed Networking** - A fast-paced round robin networking event to briefly meet conference attendee:
- 4:30 PM - **Meeting Adjourned**

5:30-7:30PM - **Cocktail Reception/Networking Event** - Location: Foundry Prefunction Area

Day 2 Agenda

Location: Foundry Ballroom

Wednesday, May 17

- 7:30 AM - **Breakfast** - Location: Foundry Prefunction Area
- 8:30 AM - **Welcome** - NRLA Chairwoman Debra Nesbitt, and TN Rural Development (RD) State Director Arlisa Armstrong
- 8:35 AM - **Opening Remarks with USDA-Rural Business Cooperative Service (RBCS) Administrator, Dr. Karama Neal**
with Aaron Morris, Director of Guaranteed Lending, Rural Business Cooperative Service (RBCS)
- 9:00 AM - **Best Practices for Loan Processing** - B&I/REAP, CF, WEP
Brenda Griffin, Underwriting Branch Chief, Rural Business Cooperative Service (RBCS)
Corey Young, Asset Risk Management Specialist, Community Facilities Program, Rural Housing Service (RHS)
Darrel Lipscomb, Community Programs Specialist, Rural Utilities Service (RUS)
- 10:15 AM - **Break**
- 10:30 AM - **Best Practices for Loan Closing** - B&I/REAP, CF, WEP
Joel Howard, TN Business Cooperative Programs Director
Roe Hughes, TN B&I Specialist, Rural Business Cooperative Service
Corey Young, Asset Risk Management Specialist, Rural Housing Service
Darrel Lipscomb, Community Programs Specialist, Rural Utilities Service
- 11:45 AM - **Lunch- Innovation Center Update** - Jacki Ponti-Lazaruk, Chief Innovation Officer, Rural Development
- 1:00 PM - **Best Practices for Loan Servicing** - B&I/REAP, CF, WEP
Justin Kirking, Servicing Branch Chief, Rural Business Cooperative Service
Corey Young, Asset Risk Management Specialist, Rural Housing Service
Darrel Lipscomb, Community Programs Specialist, Rural Utilities Service
- 2:15 PM - **Be Prepared: A Serious Look at Construction** - Steve McCune, Managing Member, McCune Construction Funds Management
- 2:45 PM - **Commercial Property Assessed Clean Energy (CPACE)**, Pierre Herring, Managing Partner, Green Point;
Brent Wright, President, Brave Star Capital
- 3:15 PM - **What You Need to Know about REAP Grants**, Deb Yocum, Southern Regional Coordinator, RBCS
- 3:30 PM - **Meeting Adjourned**
- 5:00 PM - **Leave for Memphis Capital Reception at BBQ Festival**

PLATINUM SPONSOR



Carty &
Company, Inc.



BBQ FESTIVAL HOST



MEMPHIS
CAPITAL

GOLD SPONSORS



BOM

Bank of Montgomery • est. 1903



LiveOakBank

SILVER SPONSORS



**McCUNE CONSTRUCTION
FUNDS MANAGEMENT L.L.C**



**MADISONONE
CUSO**

LOGIC
ENVIRONMENTAL

BRONZE SPONSORS



2023 **NRLA** BOARD OF DIRECTORS

Executive Director: Pam Moore-Wilcher

Debra Nesbitt

CHAIR

Live Oak Bank

Hal Fudge

Board Member

MidFirst Bank

Joe Geisler

Board Member (Past Chair)

AMERISTATE Bank

Patrick F. Brown

Honorary Board Member

Nexsen Pruet

Benjamin M. Clark

Board Member

FHN Financial

David Dornbirer

Board Member

CoBank

Sam Butler

Board Member

Colliers Mortgage, LLC

Jeremy Gilpin

Board Member (Past Chair)

Greater Commercial Lending

Steve McCune

Board Member

McCune Construction Services

R. Alan Hoskins

Board Member

American Farm Mortgage

Keelan French

Board Member

North Avenue Capital

Robert Madsen

Board Member

Compeer Financial

Cara Lank

Board Member

Stone Bank

Patrick D. Rooney

Board Member

Guaranteed Lending Specialists

Terry Jones

Board Member

AgTexas FCS

Stephen Van Sickle

Board Member (Past Chair)

BOM Bank

Donnie Wooley

Board Member

ArkLaTex Financial Consultants

2023 **NRLA** BOARD OF DIRECTORS

Executive Director: Pam Moore-Wilcher

Non-Voting Board Seat:

Ben J. Herink

Board Member (non-voting)
NACS FSA

Anne Stahl

Board Member (non-voting)
NACS RD

Cindy Thyfault

Board Member (non-voting)
Global BioFuture Solutions

John Broussard

Board Member (non-voting)
ArkLaTex Financial Consultants

Jared Hicks

Board Member (non-voting)
BOM Bank

Jordan Blanchard

Board Member (non-voting)
B&I Subcommittee Chair
X-Caliber Rural Capital

2023 **NRLA** SUSTAINING MEMBERS



McCUNE CONSTRUCTION
FUNDS MANAGEMENT L.L.C.



AMERISTATE BANK



Attendee List

NAME	TITLE	COMPANY	ADDRESS	PHONE	EMAIL
Rebecca A Abraham	EVP, Chief Credit & Risk Officer	Signature Bank of Georgia	6065 Roswell Rd - Atlanta, GA 30328	404-409-1995	rabraham@signaturebankga.com
Altaf Ali	Business Loan Office II	US Eagle Federal Credit Union	3939 Osuna Road, NE - Albuquerque, NM 87103	505-342-8881	aali@useagle.org
Chris Amend	VP Credit	Magnolia Bank	7406 Pace Ravine Drive - Lago Vista, TX 78645	512-348-3510	camend@magnoliabank.com
Arlisa Armstrong	TN State Director	USDA, Rural Development	441 Donelson Pike Suite 310 - Nashville, TN 37214	615-783-1321	arlisa.armstrong@usda.gov
Brian Arnold	Vice President	Twain Financial Partners	2200 Washington Avenue - St. Louis, MO 63103	314-300-4162	brian.arnold@twainfinancial.com
Kathy Baber	Principal Consultant	AdvantEdge Resources	2950 N. Loop West - Houston, TX 77092	713-851-3752	kathy@advantedgeresources.com
Carlos Baca	Business Loan Office	US Eagle Federal Credit Union	3939 Osuna Road, NE - Albuquerque, NM 87103	505-681-1443	cbaca@useagle.org
Leigh Bagley	Attorney	Nexsen Pruet, PLLC	227 West Trade Street, Ste 1550 - Charlotte, NC 28202	704-338-5305	lbagley@nexsenpruet.com
Kelsey Barnes	Advisor	North Avenue Capital	2198 Watson View East - Nesbit, MS 38651	731-446-3557	kbarnes@northavenue.com
J Barrett	Underwriting Manager	Pathward, N.A.	5480 Corporate Drive, Suite 350 - Troy, MI 48098	313-207-3824	jbarrett@pathward.com
Karen Bean	Vice President	Flagstar Bank, N.A.	9 Greenway Plaza, Suite 3120 - Houston, TX 77018	713-300-6135	kbean@signatureny.com
Marla Beckham	CFO	Cyber Defense Labs	500 Crescent Court - Dallas, TX 75201	972-762-3678	marla.beckham@cyberdefenselabs.com
Jason Bengert	Director	Madison One	9375 E. Shea Blvd Suite 100 - Scottsdale, AZ 85260	602-614-9063	jbengert@madisonone.com
Mike Bisanz	Senior Vice President/Chief Operating Officer	Colliers Mortgage	90 South Seventh Street - Minneapolis, MN 55420	612-317-2119	mike.bisanz@colliers.com
Jordan M Blanchard	Co-Founder	X-Caliber Capital	3 W. Main Street - Irvington, NY 10533	914-383-6481	jordanb@xrcusda.com
John Blanton	SVP-Gov't Guaranteed Lending	Peoples Bank	P O Box 180700 - Richland, MS 39218	601-867-6289	jblanton@peoplesbank-ms.com
Jamie Bourgeois	EVP-Head of Energy and Infrastructure	Live Oak Bank	1741 Tiburon Street - Wilmington, NC 28403	336-749-3033	jamie.bourgeois@liveoak.bank
Michael Boyd	Farm Loan Specialist	USDA, Farm Service Agency	7777 Walnut Grove Road - Memphis, TN 38120	901-291-5587	michael.boyd@usda.gov
Bette Brand	Strategic Consultant	Magnolia Bank	649 West Dixie Ave - Elizabethtown, KY 42701	540-309-1187	bette@strategicconsultingusa.com
John Broussard	Government Relations Manager	ArkLaTex Financial Consultants	810 San Antonio Avenue - Many, LA 71449	318-256-9796	jbroussard@altfc.net
Vernon Brown	Consultant	Kentucky Highlands Investment Corporation	P O Box 1738 - London, KY 40743	606-864-5175	vcbslb@yahoo.com
Patrick Brown	Attorney	Nexsen Pruet, PLLC	227 West Trade Street - Charlotte, NC 28202	704-338-5314	pbrown@nexsenpruet.com
Eleanor Buck	Analyst	West Town Bank & Trust	8540 Falls of Neuse Road - Raleigh, NC 27615	919-612-3592	ebuck@westtownbank.com
Rachel Burke	Senior SBA BDO	First Commonwealth Bank	2004 Wedgewood Creek Lane - Pinehurst, TX 77362	281-468-8986	rburke@fcbanking.com
Bret Burns	Vice President	Caldwell Bank and Trust Company	202 Main Street - Columbia, LA 71418	318-331-4843	bburns@caldwellbankandtrust.com
Michael Bush	EVP/CCO	United Cumberland Bank	47 South Main Street - Whitley City, KY 42653	606-376-0045	mbush@unitedcumberland.com
Sam Butler	Executive VP, FHA Agency Lending	Colliers Mortgage	1612 Summit Avenue, Suite 420 - Fort Worth, TX 76102	817-332-3609	sam.butler@colliers.com
Benjamin Clark	SVP Trading	FHN Financial	920 Memorial City Way, 11th Floor - Houston, TX 77024	985-705-2338	ben.clark@fnhfinancial.com
Bill Cobb	Deputy Administrator- Farm Loan Programs	USDA, Farm Service Agency	1400 Independence Avenue - Washington, DC 20004	202-430-7000	bill.cobb@usda.gov
Jennifer Coltharp Bond	Director of Lender Relations	Memphis Capital, LLC	6410 Popular Avenue, Suite 500 - Memphis, TN 38119	901-261-5961	jbond@memphiscapital.com
Charles Conoley	VP, USDA RD Lending Officer	Credit Bench/BayFirst	700 Central Avenue - St. Petersburg, FL 33701	941-704-4585	charles.conoley@creditbench.com
April Dahlager	Customer Relations Manager	USDA, Rural Development	7691 South Estes Street - Littleton, CO 80128	720-544-2909	april.dahlager@usda.gov
Zerina Davis	Gov't Guaranteed Loan Relationship Officer	Community Bank and Trust Company	201 Broad Street - LaGrange, GA 30241	505-280-9890	zdavis@communitybankshares.com
Edgar Davis	Business Development Specialist	Kentucky Highlands Investment Corporation	P O Box 1738 - London, KY 40743	606-864-5175	edavis@khic.org
Dave Dornbirer	Vice President	CoBank	6340 S Fiddlers Green Circle - Greenwood Village, CO 80111	303-694-5848	ddornbirer@cobank.com
Trae Dorrough	SVP	Paragon Bank	2970 Clairmont Road, NE - Brookhaven, GA 30329	770-328-7220	trae.dorrough@bankparagon.com
Zach Ducheneaux	Administrator-Farm Service Agency	USDA, Farm Service Agency	1400 Independence Avenue - Washington, DC 20004	202-720-6215	zach.ducheneaux@usda.gov
Mark Evans	Managing Director SBA Sales/Trading	Brean Capital, LLC	1715 Aaron Brenner Dr. Ste 400 - Memphis, TN 38120	212-702-6501	mevans@breancapital.com
Keelen French	SVP	North Avenue Capital	4784 Gwynne Road - Memphis, TN 38117	901-258-4913	kfrench@northavenue.com
MJ Fueyo	Loan Architect	North Avenue Capital	816 A1A North - Ponte Vedra, FL 32082	866-526-4950	cpalmer@northavenue.com
Frank Gallagher	SVP National Sales Manager	First Bank of the Lake	1088 N. Church Street - Greenville, SC 29601	215-622-6763	fgallagher@fblake.bank
Joe Geisler	Vice President Guaranteed Lending	Ameristate Bank	131 S. Pennsylvania - Atoka, OK 74525	903-821-7076	joe.geisler@ameristatebank.com
Joseph Gerland	Environmental Specialist	Castilaw Environmental Service	412 N. Street, Suite C - Nacogdoches, TX 75961	936-559-9991	jgerland@castilawenvironmental.com
Jonathan Goldstein	Managing Director	Advantage Capital	7733 Forsyth Blvd, Suite 1400 - St. Louis, MO 63105	314-583-5808	jgoldstein@advantagecap.com
Brenda Griffin	Chief, Underwriting Branch	USDA, Rural Development	1400 Independence Avenue, SW - Washington, DC 20250	202-720-6802	brenda.griffin@usda.gov
Christopher Hackney	SVP, Director of SBA Loan Originations	Credit Bench/BayFirst	700 Central Avenue - St. Petersburg, FL 33701	727-399-5662	christopher@creditbench.com
Tareasa Harrell	SVP, SBA Director	Oconee State Bank	35 N Main Street - Watkinsville, GA 30677	678-977-4663	tharrell@oconeeatebank.com
Bill Hartley	Principal	SME Advisors, LC	100 Crescent Court, Suite 700 - Dallas, TX 75201	469-964-2542	bhartley@smeadvisors.com
Pierre Herring	Managing Partner	Green Point	2241 Big Trail Circle - Reno, NV 89521	775-440-0884	pierre@greenpointus.com
Cayla Holleman	VP, Coordinator of Government Program	MapleMark Bank	4143 Maple Ave Ste 100 - Dallas, TX 75219	605-670-9859	cayla.holleman@maplemarkbank.com
Neil Hollifield	Manager Director of GGL	Ameris Bank	3490 Piedmont Road NE - Atlanta, GA 30305	404-639-6534	neil.hollifield@amerisbank.com
Nan Holloway	Account Executive	Cyber Defense Labs	500 Crescent Court - Dallas, TX 75201	972-762-3678	nan.holloway@cyberdefenselabs.com

Attendee List

NAME	TITLE	COMPANY	ADDRESS	PHONE	EMAIL
Alan Hoskins	President National Sales Director	American Farm Mortgage and Financial Services	8901 Greenway Commons Place - Louisville, KY 40020	618-926-0463	ahoskins@americanfarmmortgage.com
Joel Howard	TN RBCS Director	USDA, Rural Development	441 Donelson Pike Suite 310 - Nashville, TN 37214	731-446-7117	joel.howard@usda.gov
Todd Hubbell	SVP-Director, Government Guaranteed Lending	Blue Ridge Bank, NA	17 West Main Street - Luray, VA 22835	703-772-6671	todd.hubbell@mybrb.bank
Roe Hughes	Business Programs Specialist	USDA, Rural Development	441 Donelson Pike Suite 310 - Nashville, TN 37214		roe.hughes@usda.gov
Peter Janson	Director	Guidehouse	3501 18th Street - Arlington, VA 22207	516-633-9429	pjanson@guidehouse.com
Sierra Johnson	Government Guaranteed Loan Specialist	First Service Bank	410 Sylamore Avenue - Mountain View, AR 72560		sierra.johnson@firstservicebank.com
Robert B Johnson	Managing Consultant	Guidehouse	1225 E. Commodore Place - Tempe, AZ 85283	480-216-8755	rbjohnson@guidehouse.com
Jeff Jones	Loan Packager	J Jones LLC	4800 W. Leestown Road - Midway, KY 40347	859-230-2277	jeffjonesllc@gmail.com
Jeff Kirchick	Head of Sales	Able	340 Pine Street - San Francisco, CA 94104	617-640-0225	jeff@ableai.com
Justin Kirking	Branch Chief, RBCS	USDA, Rural Development	1400 Independence Avenue, SW - Washington, DC 20250	608-606-0298	justin.kirking@usda.gov
Cara Lank	SVP/Chief Credit Officer	Stone Bank	900 S. Shackleford Drive, Suite 200 - Little Rock, AR 72211	501-940-8479	clank@stonebank.com
Marie Lawson	SVP Director GGL	Signature Bank of Georgia	6065 Roswell Rd - Sandy Springs, GA 30328	770-548-1558	mlawson@signaturebankga.com
Mike Levine	Principal Consultant	AdvantEdge Resources	2950 North Loop West - Houston, TX 77092	866-200-6627	mike@advantedgeresources.com
Stephanie C Lieb	Partner	Trenam Law	101 E. Kennedy Boulevard, Suite 2700 - Tampa, FL 33602	813-227-7469	slieb@trenam.com
George Light	EVP Chief Lending Officer	TransPecos Banks	112 E Pecan St - San Antonio, TX 78205	210-287-3686	cinco.light@transpecosbanks.com
Brandy Lipps	Principal	Logic Environmental, Inc	3400 McClure Bridge Rd, Suite F602 - Duluth, GA 30096	770-817-0212	brandylipps@logicenvironmental.com
Darrel Lipscomb	Community Programs Loan Specialist	USDA, Rural Development	5412 Three Chopt Rd - Louisa, VA 23093	202-617-0857	darrel.lipscomb@usda.gov
Emily Lock	Government Guaranteed Underwriter	First Service Bank	136 South Broadview Street - Greenbrier, AR 72058	501-679-6693	emilylock.1715@gmail.com
Doreen L Lorinczi	VP Commerical Production	Greater Commerical Lending	5190 Neil Road, Suite 205 - Reno, NV 89502	775-220-9578	dlorinczi@greaterlending.com
Layton Luther	Loan Office	First Service Bank	410 Sylamore Avenue - Mountain View, AR 72560		layton.luther@firstservicebank.com
Bob Madsen	Vice President	Compeer Financial	1921 Premier Drive, PO Box 4249 - Mankato, MN 56001	507-381-4455	robert.madsen@compeer.com
Lareigh Mast	VP SBA Senior Closer	First Bank of the Lake	1088 N. Church Street - Greenville, SC 29601	832-264-4387	lmast@fblake.bank
Stephen McCune	Manager/Member	McCune Construction Funds Management, LLC	5316 Woodway Drive - Fort Worth, TX 76133	817-205-6032	steve@mccunecompanies.com
Witt McKay	SVP of USDA/SBA Loan Trading	Carty and Company	6263 Poplar Avenue - Memphis, TN 38119	901-766-6225	wmckay@cartyco.com
Brian S Mihelich	Executive Vice President	True North Consultants, Inc	1000 E. Warrenville Road, Ste 140 - Naperville, IL 60563	224-387-6125	bmihelich@consulttruenorthern.com
Colin Moers	Director of NE Business Development	TransPecos Banks	12 East Pecan Street, Suite 800 - San Antonio, TX 78205	207-460-2563	colin.moers@transpecos.bank
Pam Moore-Wilcher	Executive Director	NRLA	3002 Martin Road - Carthage, MS 39051	601-562-9306	pam@nrla-usda.com
Aaron Morris	Director of Guaranteed Lending, RBCS	USDA, Rural Development	1400 Independence Avenue, SW - Washington, DC 20250	202-720-1501	aaron.morris@usda.gov
William T Mullally	CEO	Community Lending Partners LLC	2964 Peachtree Road NW Suite 510 - Atlanta, GA 30305	404-931-9809	bill@communitylendingpartners.com
Dr. Karama Neal	RBS Administrator	USDA, Rural Development	1400 Independence Avenue, SW - Washington, DC 20250	202-941-4711	karama.neal@usda.gov
Debra Nesbitt	Chair-NRLA/Vice President Live Oak Bank	Live Oak Bank	1741 Tiburon Street - Wilmington, NC 28403	910-795-4881	debra.nesbitt@liveoak.bank
Camilla Nichols	VP, Director of SBA Closings	BayFirst National Bank	700 Central Avenue - St. Petersburg, FL 33701	727-547-3269	camilla.nichols@creditbench.com
Felica Norton	Government Lending Loan Coordinator	West Town Bank & Trust	8450 Falls of Neuse Road - Raleigh, NC 27615	910-286-7923	fnorton@westtownbank.com
Brenda (BJ) O'Donnell	Member/Owner	Guaranteed Lending Specialists, LLC	12020 S. Braden Ave - Tulsa, OK 74137	918-691-5053	bj.odonnell@glusda.com
Gregory O'Donnell	Member/Owner	Guaranteed Lending Specialists, LLC	12020 S. Braden Ave - Tulsa, OK 74137	918-369-8516	grego@glusda.com
Michael Oppel	VP, Government Guaranteed Loan Officer	Stone Bank	112 Cypress Ridge Road - Tifton, GA 31794	912-552-3389	moppel@stonebank.com
Matt Peeler	SVP, Director Government Programs	MapleMark Bank	4143 Maple Ave Ste 100 - Dallas, TX 75219	336-225-2246	matt.peeler@maplemarkbank.com
Casie Person	Farm Loan Specialist	USDA, Farm Service Agency	700 W. Capitol Avenue - Little Rock, AR 72201	501-301-3041	casie.person@usda.gov
Jackie Ponti-Lazaruk	Chief Innovation Officer	USDA, Rural Development	1400 Independence Avenue, SW - Washington, DC 20250	202-615-6591	jacki.ponti@usda.gov
William Prieur	Dallas Market President	MapleMark Bank	4143 Maple Ave Ste 100 - Dallas, TX 75219	504-220-7800	william.prieur@maplemarkbank.com
Tim Reimer	Branch Chief	USDA, Farm Service Agency	514 S. Madison - Brainard, NE 68626	402-443-4106	timothy.reimer@usda.gov
Diego Represas	Head of Able	Able	340 Pine Street - San Francisco, CA 94104		diego@ableai.com
Nick Roach	President	Stone Bank	900 S. Shackleford Drive, Suite 200 - Little Rock, AR 72211	501-503-4242	nroach@stonebank.com
Charles Roberts	Director of Renewable Energy	Twain Financial Partners	134 Ridegeway Dr - Wilmington, NC 28409	910-233-7051	charles.roberts@twainfinancial.com
Ruben Rodriguez	Senior VP-GGL Strategies	FHN Financial	920 Memorial Way, 11th Floor - Houston, TX 77009	713-435-4451	ruben.rodriguez@fhnfinancial.com
Frank Romita	Managing Partner	Waterside Commercial Finance, LLC	500 Delaware Ave, Suite 1 #1960 - Wilmington, DE 19899	302-219-4888	frank@watersidecf.com
Patrick Rooney	Senior Vice President	First National Bank of Oklahoma	1203 E 33rd Street, Suite 200 - Tulsa, OK 74105	918-714-1101	pdrooney@fnbok.com
Joseph Rowell	CEO	North Avenue Capital	816 A1A North - Ponte Vedra, FL 32082	866-526-4950	cpalmer@northavenue.com
Brad Sackett	Senior Gov't Guaranteed Loan Relationship Officer	Community Bank and Trust Company	201 Broad Street - LaGrange, GA 30241	505-280-9890	bsackett@communitybankshares.com
Jeff Salesman	SVP	Byline Bank	10 N. Martingale Road, Suite 100 - Schaumburg, IL 60173	317-439-4151	jsalesman@bylinebank.com
Samantha Sanders	USDA Analyst	Stone Bank	900 S. Shackleford Drive, Suite 200 - Little Rock, AR 72211	501-503-4242	ssanders@stonbank.com

Attendee List

NAME	TITLE	COMPANY	ADDRESS	PHONE	EMAIL
Mike Sandusky	Senior VP-USDA Advisor	First Bank of the Lake	1088 N. Church Street - Greenville, SC 29601	803-920-1165	msandusky@fblake.bank
Jacob Sawyers	USDA/SBA Loan Specialist	Carty and Company	6263 Poplar Avenue - Germantown, TN 38119	901-766-6297	jsawyers@cartyco.com
Vanessa Schaller	Assistant Director of Underwriting	Twain Financial Partners	2200 Washington Avenue - St. Louis, MO 63105	314-300-4191	vanessa.schaller@twainfinancial.com
Kendall Scott	SVP	MapleMark Bank	4143 Maple Ave Ste 100 - Dallas, TX 75219	918-527-1058	kendall.scott@maplemarkbank.com
Scott Scudder	Farm Loan Specialist	USDA, Farm Service Agency	801 Broadway - Nashville, TN 37203	615-277-2616	scott.scudder@usda.gov
Michelle Shadix	Managing Director	Raymond James & Associates	1100 Ridgeway Loop Rd, 4th Floor - Memphis, TN 38120	931-368-9217	michelle.shadix@raymondjames.com
Traci Smith	Customer Relations Manager	USDA, Rural Development	750 Quinlan Drive - Williamston, MI 48895	517-324-5221	traci.smith@usda.gov
Jerry Spruill	SVP Guaranteed Lending	Magnolia Bank	1540 Southtown Dr, Suite 112 - Granbury, TX 76048	806-790-6124	jspruill@magnoliabank.com
Clint Spruill	VP Finance	Magnolia Bank	1540 Southtown Dr, Suite 112 - Granbury, TX 76048	806-543-8658	cspruill@magnoliabank.com
Steve Tanzer	Managing Director SBA/GGL Sales/Trading	Brean Capital, LLC	1715 Aaron Brenner Dr. Ste 400 - Memphis, TN 38120	212-702-6641	stanzer@breancapital.com
David Taylor	Managing Director	Twain Financial Partners	2200 Washington Avenue - St. Louis, MO 63103	314-300-4161	david.taylor@twainfinancial.com
Scott Taylor	Director SBA/GGL Sales & Trading	Brean Capital, LLC	1715 Aaron Brenner Dr. Ste 400 - Memphis, TN 38120	212-702-6678	staylor@breancapital.com
Cynthia Thyfault	Founder & CEO	Global BioFuture Solutions	108 Wild Basin Road, Suite 250 - Austin, TX 78746	806-517-0384	cynthia@gbs.earth
Laura Tucker	VP, Credit Products Officer	North Avenue Capital	816 A1A North - Ponte Vedra, FL 32082	501-519-2765	ltucker@northavenue.com
Rebecca Turner	VP of Operations	Magnolia Bank		843-307-5906	rturner@magnoliabank.com
Eduardo Vaca	Commerical Lender	TransPecos Banks	112 E Pecan St - San Antonio, TX 78205	956-212-5675	eduardo.vaca@transpecos.bank
Alex Vincent	SBA/USDA Loan Trading	Carty and Company	6263 Poplar Avenue - Memphis, TN 38119	901-766-6267	avincent@cartyco.com
Cole Wackenhuth	Senior Credit Analyst	First National Bank of Oklahoma	1203 E. 33rd Street, Suite 200 - Tulsa, OK 74105	918-714-1102	crwackenhuth@fnbok.bank
John Wade	Product Specialist-SBA	Memphis Capital, LLC	6410 Poplar Avenue, Suite 500 - Memphis, TN 38119	901-261-5961	jwade@memphiscapital.com
Matthew Ward	VP of Lending	Magnolia Bank	9719 Ravenswood Rd - Granbury, TX 76049	682-393-1398	mward@magnoliabank.com
Scott Weisse	Senior Credit Officer	Magnolia Bank	212 Rieti Parkway - Liberty Hill, TX 78642	512-496-0507	sweisse@magnoliabank.com
James Welborn	Farm Loan Chief	USDA, Farm Service Agency	801 Broadway - Nashville, TN 37203	615-277-2627	james.welborn@usda.gov
Anna West	Executive Managing Director	X-Caliber Rural Capital	3 W. Main Street - Irvington, NY 10533	423-883-7368	annaw@xrcusda.com
Elijah Williams	Government Guaranteed Intern	Stone Bank	112 Cypress Ridge Road - Tifton, GA 31794	912-552-3389	ewilliams@stonebank.com
Donnie Wooley	CEO	ArkLaTex Financial Consultants	810 San Antonio Avenue - Many, LA 71449	318-451-1146	dwooley@altfc.net
Brent Wright	President	Brave Star Capital	301 NE 4th Street, Suite 7 - Oklahoma City, OK 73104	918-729-5690	bwright@bravestarcapital.com
Deb Yocum	Southern RBCS Regional Coordinator	USDA, Rural Development	1400 Independence Ave, SW - Washington, DC 20250	402-499-1198	debra.yocum@usda.gov
Corey Young	Asset Risk Management Specialist	USDA, Rural Development	1400 Independence Avenue. SW - Washington, DC 20250	318-446-6939	corey.young@usda.gov