

***J.R. Bruno: Consultants to the
Business Lending Community*****Let us put our 200 years of commercial lending experience to work for you!**

As the nation's leading consultants to the business lending community, J.R. Bruno & Associates has assisted hundreds of lenders in creating and maintaining profitable SBA and business lending programs. We've been at it for some time now. I founded J.R. Bruno & Associates in 1994, with an eye to providing financial institutions and their communities with ways they can work together for small business growth.

At J.R. Bruno & Associates, we're committed providing personal, hands-on guidance to meet clients' specific needs. Our JRB Team consists of dedicated professionals with more than 200 years of cumulative commercial lending experience. Along with me, they serve our clients' SBA and business lending needs day in and day out. Altogether, members of the JRB team have been with me for a cumulative 50 years.

Senior Associate Brad Crosley has more than 30 years of commercial lending experience, having produced profitable results for financial institutions across the country. He is an SBA guru and a superb, detail-oriented underwriter.

Rebecca Mendoza has 15 years of commercial and SBA lending experience. She has administered the growth of SBA departments at several community banks and has served as a loan processor, packager, and funder. Tom Rosa has more than 40 years of financial services and commercial lending experience. He's served as president and chief executive officer and executive vice president-senior lending officer at several community banks and has held positions with overall responsibility for lending operations, portfolio management, and business development.

J.R. Bruno & Associates is an approved SBA Lender Service Provider (LSP). Whether you're getting your SBA program off the ground or expanding your program, you need an expert team to guide you through the process. JRB is that team. Our services include total outsourcing; underwriting; loan policy and procedure development; loan processing; liquidations and portfolio management; efficiency reviews; staff training; hands-on-guidance - and much more.

Check out our complete range of services and the rest of our team at www.jrbrunoassoc.com. Or call us at 415.362.1200. I look forward to discussing your bank's business lending needs!

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