

At Your Service: Brad Crosley, Senior Associate

Like many of us at this time, I'm taking stock of this past year, of successes, challenges, gains and losses. If you've been getting our eBulletins for awhile, you know I consistently refer to our JRB Team, the dedicated professionals, who along with me, serve your SBA and business lending needs day in and day out. At J.R. Bruno & Associates, we're committed providing personal, hand-on guidance to meet your organization's specific needs.

In short, we're committed to your success.

We've been at it for some time now - 18 years next March - so many of you know our team personally as we've experienced the ebbs and flows of the business lending environment together. Altogether, members of the JRB team have been with me for a cumulative 50 years.

Senior Associate Brad Crosley owns a large chunk of that time. Brad has been with me from the beginning and is a mainstay of our operations. He has more than 30 years of commercial lending experience, having produced profitable results for financial institutions across the country. Brad is an SBA guru and a superb, detail-oriented underwriter.

Additionally, he's responsible for client SBA staff training, loan application packaging and processing, lender preparation for PLP audits, quality control for internal auditing, third-party policies and procedures reviews, and workflow analysis. Brad is known for being patient and thorough in his training, is open to questions and uses them as a means to provide additional coaching. Above all, he gives each client the time and attention they need. Our clients know they can depend on Brad!

From time to time, I'll give you a closer look at other JRB Team members. Together, we act as an extension of your staff, offering a full range of services, from initial set up and training to total outsourcing... from delivering a single service to managing your entire SBA and business lending operation - all with the day-to-day hands-on involvement you expect from your dedicated, personal consultants. Check out the JRB Team and our services on our [website](#). Or give me a call!

All of us at J.R. Bruno & Associates wish you a joyous New Year filled with warmth, peace, prosperity - and cherished memories.

Joanna

Joanna Bruno
President
J.R. Bruno & Associates
870 Market Street, Suite 462
San Francisco, CA 94102
415.362.1200
joanna@jrbrunoassoc.com
Visit us at www.jrbrunoassoc.com