



JRB: CELEBRATING 22 YEARS! PROMISES KEPT. AND MILES TO GO!!

We're celebrating a significant milestone at JRB: 22 years of continued service to America's business lending community. That makes J.R. Bruno & Associates the longest-running consulting firm to SBA and business lenders in the country!

We must be doing something right. When JRB was founded in 1994, it was our mission to provide clients with an experienced, dedicated team of SBA and business lending professionals. Mission accomplished. We have that team. Members of the [JRB Team](#) have been with us for nearly 40 cumulative years. Meet our Core Team:

- Brad Crosley, Senior Associate, has been with JRB from the beginning. With more than 30 years of commercial lending experience, he knows virtually every aspect of SBA and business lending, with special expertise in underwriting.
- Alex Liberchuk, Operations Director, has 15 years of commercial lending and financial services experience, and has served in senior management positions at several top financial services firms.
- Rebecca Mendoza, Senior Associate, has more than 20 years of commercial lending experience. In addition to comprehensive knowledge of overall SBA and business lending operations, she has special expertise in servicing and liquidations.
- Lori McCausland, JRB Associate, has held management positions at national, regional and local financial institutions, with primary responsibilities for increasing lending team efficiency, identifying compliance issues, and managing SBA and commercial loan processing and servicing groups from application to loan payoff.

From Day 1 we've focused on treating every client as our only client - no "cookie-cutter" solutions here - and have remained dedicated to giving personal, hands-on guidance to meet specific client needs. We've kept that promise. And we've stayed true to the idea that "We're not here to give you a fish, we're here to teach you how to fish." That philosophy sets us apart!

The JRB Advantage. As a nationwide Lender Service Provider (LSP), our goal is to help in-house lending staff to establish and maintain successful SBA and member business lending departments. We'll set you up and assist you as long as we're needed. We offer a full range of services. Here's a snapshot:

- Underwriting assistance and financial statement analysis
- Portfolio management and due diligence
- SBA program guidelines and PLP application and expansion
- Comprehensive credit memos
- Packaging, processing and documentation
- Servicing and liquidation

If you're already a JRB client, thank you for your business and your loyalty. If you're new to us, we encourage you to check out our JRB Team and our services. We look forward to working with you! www.jrbrunoassoc.com

Joanna Bruno

President

J.R. Bruno & Associates

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