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J.R. BRUNO & ASSOCIATES EXPANDS

The company responsible for the most proficient model of small business lending consultation is growing. Personnel additions at J.R. Bruno & Associates have created extra resources, mobility, and effectiveness behind the doors of its nearly virtual operation. Rebecca Mendoza and Ryan Coughlin join the firm's Southern California office, and Staci Sheehan oversees the newly opened East Coast office, operating out of Boston.

Since 1995, J.R. Bruno has applied its trend-setting vision to the small business lending market. Through active consultation, execution, loan review, and workout guidance, J.R. Bruno & Associates has increased efficiency and lifted profit margins for hundreds of partners. Specializing in small business banking, J.R. Bruno works mainly within the Small Business Administration (SBA). By connecting financial institutions to the SBA and ensuring the steps along the process with seasoned expertise, J.R. Bruno & Associates maximizes business development and technical support for Banks and Credit Unions. This approach creates sustainable increases in volume, which drives loan growth and profitability.

Incorporated in Southern California, J.R. Bruno & Associates has maintained a strong regional presence since its inception. That has never stopped them from servicing lenders as well as businesses across all fifty states. The model of consultation J.R. Bruno & Associates created adheres to a virtual state of business without sacrificing its end product to its clients wherever they are physically located.

J.R. Bruno's regional presence has strengthened in Southern California with the addition of Rebecca Mendoza and Ryan Coughlin. The company's geographic presence has also widened with the addition of Staci Sheehan, who works and resides on the East Coast.

Rebecca Mendoza brings 13 years of commercial and SBA lending experience to J.R. Bruno. She recently left the public sector of SBA lending and has strong knowledge of what is needed to start up and maintain a successful business loan portfolio. With prior experience in small community banking, Mendoza has also served as a loan processor, packager, funder and servicer.

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Ryan Coughlin has spent more than five years in commercial banking with specialties in SBA (7a & 504 Loans) and commercial real estate lending. He also writes financial articles and a variety of training modules.

Staci Sheehan has more than 10 years of SBA lending experience with financial institutions of all sizes. She has an extensive background in all aspects of the SBA loan process, including underwriting, processing, preparing documentation, closing, funding, workout and liquidations, and secondary market loan activity.

A large part of the consistent success of J.R. Bruno & Associates' business model comes from implementing its coined GAP logic (Guaranteed Action Professionals). Termed and trademarked as the SBA G.A.P. Team, J.R. Bruno found a system that paved the road to success in small business lending consultation.

All operations have strengths and weaknesses. The strong points should be spread and fostered, while the weak points should be compensated for and mitigated. Financial institutions are no different. During times of upstart, growth, and liquidation, institutions aren't – in general – equipped with the right amount of knowledge, experience and/or manpower to survive those crucial points of their business cycle. J.R. Bruno & Associates is at hand when necessary, helping smooth the financial institutions' operations. Instead of taking the high cost route of hiring, training, and accommodating new employees, financial institutions can rely on outsourcing when they need to, and only for the times when they need it.

As stated on the company's website (www.jrbrunoassoc.com) and taken verbatim from the mouth and mind of the company's visionary owner, "We provide technical support, business development, underwriting and loan processing assistance and training to small business lenders across the United States." This motto is backed by experience, knowledge, and manpower.

The executive level at J.R. Bruno & Associates has never rotated. Joanna R. Bruno and Brad S. Crosley are two of the sharpest minds within the industry. They continue to stay a step ahead of constant change to provide solutions to their partners and clients.

Joanna Bruno, whose firm has served the financial services community for 13 years, states, "Now that we're on both coasts, we can guide more financial institutions through the technicalities of SBA and business lending, and provide the hands-on education and training needed to maintain profitable programs."

Headquartered in Glendora, Calif. with an office in Boston, J.R. Bruno & Associates has served the financial services industry since 1995. With more than 150 years of combined commercial lending experience, the J.R. Bruno Team has assisted dozens of financial institutions with a broad range of small business lending programs and is expert at SBA lending. J.R. Bruno & Associates provides a wide range of consultation and hands-on services including education and training, underwriting, packaging, processing, documentation, and day-to-day oversight.
www.jrbrunoassoc.com.