

Holly Bray

**Senior Loan Originator
Love Funding Corporation**

Ms. Bray joined Love Funding's Washington D.C. office in 2008 as First Vice President — Senior Loan Originator. In this capacity, she is responsible for loan origination, and she focuses on financing apartments, nursing homes and assisted living facilities.

Ms. Bray has 25 years of experience in the financial industry. She possesses an extensive background in underwriting, sales and secondary marketing, and loan origination, and she has a consistent track record of top production within several top management positions. Ms Bray is currently a Commissioner on the Arlington County Virginia Housing Commission and Chairman of its Bricks and Mortar Sub-Committee. Before joining Love Funding, she served as director with Wachovia Multifamily Capital Inc., where she was responsible for originating construction and permanent loans for multi-housing projects. In addition, she served on the board of OBA Bank for five years (member of the audit committee). Her prior background experience also includes serving as Director of FHA Finance for AMI Capital Inc. and as vice president with WMF/Huntoon Paige.

Ms. Bray received her Bachelor of Arts degree from Gordon College. She also frequently participates in industry-related training seminars and conferences on Fannie Mae, Freddie Mac and HUD Multifamily Accelerated Processing.