



JAMES F. HENDERSON II

Senior Vice President

With almost 40 years of commercial real estate finance experience, Jim Henderson has focused his mortgage banking and mortgage brokerage skills toward advocating and serving his investor and developer clients' capital needs. Jim has originated and closed well in excess of \$2 billion in financing for medium to large-scale income properties, including retail, office, multifamily, industrial, mixed-use and self-storage projects throughout California, with a particular emphasis on the San Francisco Bay Area and the Sacramento regions. Having also spent almost 15 years in banking as a construction lender in Silicon Valley and Sacramento, he is well versed in past and present nuances experienced (and imposed) by the capital markets, with that historical perspective benefitting his clientele.

Jim's relationships include life insurance companies, 'Agency' multifamily sources (Fannie Mae, Freddie Mac and HUD/FHA), pension funds, commercial banks and CMBS (conduit) platforms. Jim is a long-time member of the Mortgage Banker's Association and the Bay Area Mortgage Association (BAMA), and has held an active California real estate license for over 20 years.

EDUCATION

Jim graduated from Stanford University with bachelor's degrees in economics and psychology; he currently resides in Santa Rosa, California, with his wife and two sons. An avid outdoorsman, Jim still attempts to play competitive baseball in the Redwood Empire Baseball League, and tries to keep up with his kids on their mountain bikes.



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