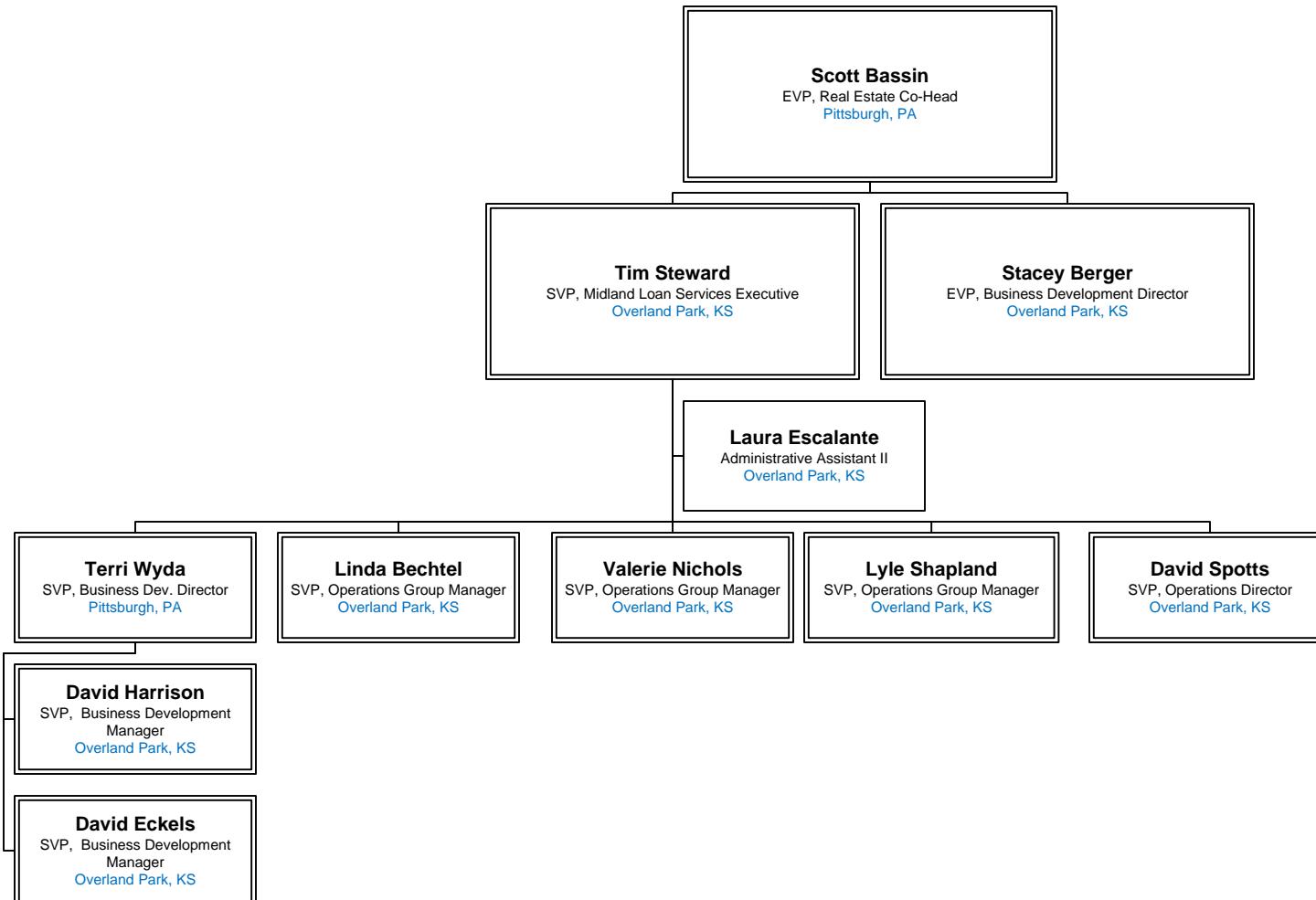


## Midland Loan Services, a PNC Real Estate business Senior Leadership





### **D. Scott Bassin**

Executive Vice President – Co-Head of PNC Real Estate

#### **Midland Loan Services, a PNC Real Estate business**

D. Scott Bassin is executive vice president and co-head of PNC Real Estate, a member of The PNC Financial Services Group. In this role, Bassin is specifically responsible for PNC Real Estate's agency finance and Midland Loan Services business units.

Since joining PNC in 1991, Bassin has held numerous line and staff positions. He most recently served as PNC's head of Multifamily. His other

line experiences include responsibility for PNC relationship managers' production of real estate loans for securitization through PNC's commercial mortgage conduit, serving as a real estate specialist for PNC Capital Markets' Loan Syndications Group and as a relationship manager/group manager for PNC Real Estate. Bassin's staff experience includes serving as the chief operating officer of PNC Real Estate, chief risk officer for PNC's wholesale banking business, manager of risk management administration for PNC Real Estate and chief information officer for PNC Secured Finance.

Prior to joining PNC, Bassin was a relationship manager in the commercial real estate division of a financial institution. He began his career in banking in 1987 and most of his experience is in the commercial real estate sector.

Bassin serves on the board of directors of the National Multifamily Housing Council and is a member of the Urban Land Institute's Multifamily Council (Gold Flight). He previously served as a member of the MBA's GSE Reform Task Force and as vice chair and member of the executive committee of the Fannie Mae DUS Advisory Council. He is also a past president and board member of the Four Winds BMW Riders, a 100-member not-for-profit club for BMW motorcycle enthusiasts.

Bassin has a bachelor of science degree in finance from Miami University in Oxford, Ohio.

**Timothy E. Steward**

Senior Vice President

**Midland Loan Services, a PNC Real Estate business**

Tim Steward leads a team of more than 500 professionals responsible for delivering loan servicing, asset management and technology solutions to the commercial real estate finance industry. With more than 25 years in the commercial and multifamily mortgage services market, Steward has developed extensive knowledge and experience providing servicing and asset management on complex debt and equity structures in global markets and for a variety of capital sources.

Prior to joining Midland in April 2018, Steward held leadership positions at Prudential Asset Resources, Inc., Wells Fargo Bank, N.A., Standard & Poor's Rating Services and Wachovia Bank, N.A.

He obtained a bachelor of arts degree from California State University, Fullerton, and is active in the Mortgage Bankers Association and Commercial Real Estate Finance Council.



**Stacey M. Berger**  
Executive Vice President

**Midland Loan Services, a PNC Real Estate business**

Stacey Berger is responsible for business development, corporate development and strategy activities at Midland Loan Services, a PNC Real Estate business, and is a member of the PNC Real Estate senior leadership team.

Berger formerly served as president of the Commercial Real Estate Finance Council (formerly CMSA) and received the association's Founders Award. He served as vice chairman of the commercial / multifamily board of directors for the Mortgage Bankers Association. He is the author of numerous articles on commercial real estate finance, servicing and asset management.

Berger currently serves on the Business School Council at the A.B. Freeman School of Business, and is an Adjunct Lecturer and Executive in Residence at the Lepage Center for Entrepreneurship and Innovation.

He received a bachelor of arts degree in economics and a master of business administration from Tulane University.



**Terri Wyda**

Senior Vice President – Client Solutions

**Midland Loan Services, a PNC Real Estate business**

As a senior vice president of client solutions for Midland Loan Services, a PNC Real Estate business, Terri Wyda manages the Business Development and Account Management teams. She joined Midland from PNC Real Estate's Real Estate Banking business segment and was previously the market manager for the Agency Multifamily Warehouse Lending team. Wyda has been with PNC for more than 20

years in Real Estate Banking and has more than 30 years of experience in the commercial real estate industry.

She is a member of C&IB ForWARD and Women Connect. These groups engage supporters to work with early career women developing the skills necessary to build successful careers at PNC. Wyda previously managed the Real Estate Banking associates in the Development Program.

She received a bachelor of science degree in business administration from West Virginia University and a master of business administration from the University of Houston.



### **Linda Bechtel**

Senior Vice President – Servicing Operations

**Midland Loan Services, a PNC Real Estate business**

As a senior vice president of loan servicing for Midland Loan Services, a PNC Real Estate business, Linda Bechtel directs a team of more than 160 professionals and is responsible for the loan servicing teams that include investor reporting, operational accounting, servicing transfers, document management, pay-offs, ARM/Accrual, sub/special servicing liaison, tax, insurance and production support.

Principal activities include: strategic planning and execution, operational risk management, talent development, corporate governance activities, change management, resourcing and administration for a third-party servicing portfolio of \$576 billion<sup>1</sup>.

Previously, Bechtel held leadership roles in operations, strategic programs and business process management supporting credit card, merchant services and consumer lending lines of business. While at PNC, she has held a senior product manager position within the consumer lending team and most recently led a team of approximately 300 professionals across four sites within consumer lending operations as the fulfillment director.

Over the years, Bechtel has volunteered at Children's Mercy Hospital and as a Court Appointed Special Advocate for abused children.

She received a bachelor's degree from the University of Missouri-Kansas City in business administration with an emphasis in accounting and a certification in Business Process Management.

<sup>1</sup> as of December 31, 2018



### **Valerie Nichols**

Senior Vice President – Servicing Operations

**Midland Loan Services, a PNC Real Estate business**

As a senior vice president of loan servicing for Midland Loan Services, a PNC Real Estate business, Valerie Nichols directs a team of more than 140 professionals and is responsible for the specialized servicing client teams, collateral surveillance, reserve administration, covenant monitoring and testing, cash management and treasury operations.

Principal activities include: strategic planning and execution, operational risk management, talent development, corporate governance activities, change management, resourcing and administration for a third-party commercial loan servicing portfolio of \$576 billion<sup>1</sup>.

Previously, Nichols served as the operations manager for Midland's Real Estate Solutions division and directed a staff of 65 asset managers and supervisors with day-to-day responsibilities including providing third-party asset management of distressed or non-performing real estate assets, and surveillance and risk assessment of real estate debt of whole loans and subordinate debt positions such as B-notes, mezzanine loans and CMBS bond investments.

She is one of the four founding members of Women Connect Kansas City, a PNC Employee Business Resource Group, founded in 2007. Women Connect Kansas City is an organization that provides networking, professional development and leadership training to all associates within the organization. She is also one of the founding members and is currently the senior sponsor of Midland's Employee Engagement Council which was created in 2014 to increase organizational awareness of employee engagement and retention.

Nichols received a bachelor of science in business administration degree from Columbia College and a masters in business administration from Baker University.

<sup>1</sup> as of December 31, 2018

**Lyle Shapland**

Senior Vice President – Director of *Enterprise!*® Client Services

**Midland Loan Services, a PNC Real Estate business**

As a senior executive for Midland Loan Services, a PNC Real Estate business, Lyle Shapland is responsible for the overall leadership and operation of *Enterprise!*® Client Services and manages business development, account management, product support and FDIC data services. He is also responsible for the management of application support services, systems testing and implementation, and report/query services for Midland.

Previously, Shapland managed the Insurance Company Servicing and Bank Servicing Groups. Also during his tenure at Midland, he was accountable for all conversion planning, processing and conversion support. Shapland joined Midland in 1991 and has more than 30 years of financial services experience.

He is a graduate of Emporia State University with a bachelor of science degree in finance.

**David Spotts**

Senior Vice President – Operations Director of Real Estate Solutions

**Midland Loan Services, a PNC Real Estate business**

David Spotts is a senior vice president and head of the Real Estate Solutions Group at Midland Loan Services, a PNC Real Estate business. He is directly responsible for the day-to-day activities for special servicing, performing asset management activities; Midland's due diligence platform; servicing liaison group; and Midland's loan referral group.

Spotts joined Midland in 1993 as a senior asset manager for a distressed debt portfolio acquired from the Resolution Trust Corporation. He spent 12 years as a regional director in PNC's CMBS conduit lending program where he was involved in the origination of more than \$4 billion in commercial real estate loans. Since 2009, Spotts has been a senior manager of the PNC Asset Resolution Team with responsibility for a \$2 billion performing and non-performing commercial real estate asset portfolio.

**David Harrison**

Senior Vice President – Account Management and Business Development

**Midland Loan Services, a PNC Real Estate business**



David Harrison has oversight and responsibility for account management, business development and strategy at Midland Loan Services, a PNC Real Estate business, and is a member of the firm's senior leadership team.

Harrison has 21 years of experience in commercial real estate finance spanning asset management, underwriting, workouts, business development and client relations. Prior to joining Midland, he held positions at the Archon Group and Fitch Ratings.

He is a member of the Commercial Real Estate Finance Council's Board of Governors, and is also the co-chairman of the council's High Yield and Distressed Assets Forum.

Harrison received a bachelor of science degree in political science and economics from the University of Houston in 1997.

**David Eckels**

Senior Vice President – Business Development and Transaction Management

**Midland Loan Services, a PNC Real Estate business**

David Eckels is responsible for managing the business development and transaction management groups at Midland Loan Services, a PNC Real Estate business, with a focus on capital market participants, portfolio lenders, investors and government agencies.

He and his team manage many of the firm's client relationships and negotiate all securitized transactions for which Midland acts as servicer. Eckels acts as a voting member on Midland's pricing group.

He earned his bachelor's degree from Vanderbilt University.

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Lending, leasing and equity products and services, as well as certain other banking products and services, require credit approval.

PNC does not provide legal, tax or accounting advice unless, with respect to tax advice, PNC Bank has entered into a written tax services agreement.

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