



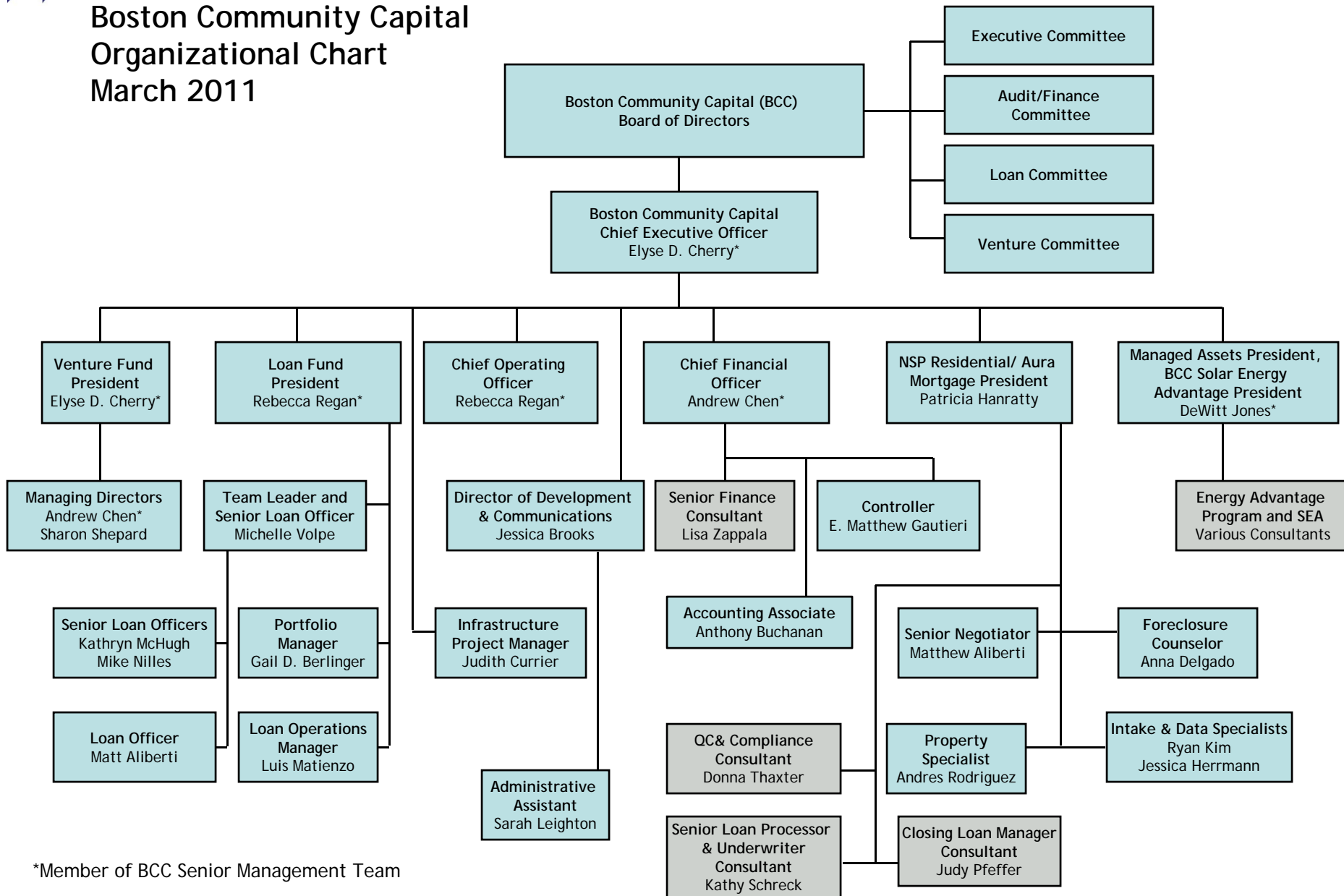
## **Boston Community Capital SUN Project Management Team**

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The SUN Initiative is led by Boston Community Capital CEO Elyse Cherry, together with Patricia Hanratty, President of Aura Mortgage Advisors and NSP Residential. Hanratty oversees a team of staff and consultants and manages day-to-day operations for SUN. Boston Community Capital finance and development staff members lend additional support. Attached please find an organizational chart and staff bios for Boston Community Capital.



# Boston Community Capital Organizational Chart March 2011



\*Member of BCC Senior Management Team



## Boston Community Capital Staff Bios

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### **Elyse D. Cherry, CEO of Boston Community Capital and Venture Fund President**

Elyse Cherry is Chief Executive Officer of Boston Community Capital (BCC), and the President of Boston Community Venture Fund. Ms. Cherry helped found BCC in 1984 as a member of its original Board of Directors. Since then, Ms. Cherry has been integrally involved in the development and growth of the organization from a start-up organization to what is, today, a national model for community investment. During Ms. Cherry's 12-year tenure as CEO, she has spearheaded two successful rounds of aggressively implemented strategic planning and has grown assets under management by a factor of more than thirty five. Under her leadership, BCC has grown from a single, debt-based business line to a multi-tiered organization that includes two double bottom-line venture funds, a national tax credit program, a mortgage brokerage aimed at creating transparency in the residential mortgage industry, and an alternative energy initiative focused on controlling utility costs in multi-family affordable housing developments. Among other activities, BCC now has invested more than \$450 million in low-income communities, has financed more than 9,500 affordable homes and 750,000 square feet of inner city commercial real estate, has invested in more than twenty companies, and has created or preserved 1,300 jobs. Since 1992, Ms. Cherry has served on the boards of directors of more than a dozen privately held companies including Pilgrim Insurance Company, Zipcar, and Acelero Learning. In addition, Ms. Cherry is an active civic leader. She served as a member of Massachusetts Governor Deval Patrick's nineteen-member statewide transition team. She is the current Chair of the Massachusetts Cultural Council and a recent past Chair of Mass Equality, an organization dedicated to the establishment and protection of civil marriage for the GLBT community. She has also served as Vice Chair of Opportunity Finance Network, a national organization of community finance intermediaries. Among other appointments, she is a member of the Boards of Wall Street Without Walls and The Philanthropic Initiative, the Dean's Council of Northeastern University Law School, the Mission Driven Investment Committee of the Kellogg Foundation, and the external Board of the Institute for Global Leadership at Tufts University. Ms. Cherry is a frequent panelist and speaker at national conferences. She is also an avid traveler, particularly in the developing world. Ms. Cherry is an attorney and a former partner at the law firm of Hale and Dorr, now known as Wilmer Hale, where her transactional practice focused on commercial real estate finance and development. In 1992, Ms. Cherry left Hale and Dorr to become Vice President and Counsel of SRB Corporation, a wholly owned subsidiary of Plymouth Rock Assurance Corporation. She subsequently served as CEO of Earthwide Products Corporation, an investment fund targeting environmental businesses. Early in her career, Ms. Cherry served as a field examiner at the New England region of the National Labor Relations Board and as a VISTA volunteer in rural Tennessee. Ms. Cherry is a graduate of Wellesley College (1975) and the Northeastern University School of Law where she delivered the student commencement address.

### **DeWitt Jones, Executive Vice President, Managed Assets President, Solar Energy Advantage President**

DeWitt (Dick) Jones is Executive Vice President of Boston Community Capital and President of BCC's Boston Community Managed Assets and BCC Solar Energy Advantage (SEA) affiliates. He has served as a member of BCC's leadership team since it was established in 1984 and is also a director of the Boston Community Venture Fund and Boston Community Loan Fund. Dick leads and oversees BCC's sustainable development activities, including its Energy Advantage Program, renewable energy initiatives under SEA, and the Green Building Production Network. Under his leadership, SEA has developed approximately 1.4 megawatt of PV capacity on affordable housing developments across Massachusetts, representing a 17% increase in total solar PV capacity in the state. SEA is the largest solar PV power purchase provider for affordable housing in Massachusetts. Prior to joining Boston Community Capital, Jones was Executive Director of the Massachusetts Urban Reinvestment Advisory Group and served as a VISTA volunteer from 1980-1981. A founding member of the Opportunity Finance Network (OFN), and he served on its board from 1988-1996 where he chaired its Financial Services and Public Affairs committees. From 1991-1998, Dick was co-owner and treasurer of Maria and Ricardo's Tortilla Factory, a national industry leader located in Boston's inner-city. He currently chairs the board of Boston Day and Evening Academy, a public charter high school serving over-age high school students and has served as Board president of the Penikese



Island School, a wilderness school for boys in trouble with the law. He is the former treasurer of the Center for Women and Enterprise, a regional women's business development center. He has been appointed to Boston Mayor Menino's Renew Boston Advisory Committee and the Blue Ribbon Task Force on Housing Finance. He is a graduate of Harvard College and its Kennedy School of Government. He is a resident of the Jamaica Plain neighborhood of Boston, Massachusetts. In 2008, Dick and his wife, Viki Bok, received the City of Boston's Green Residential Award.

**Patricia D. Hanratty, Aura Mortgage Advisors President and NSP Residential President**

Patricia Hanratty is President of Aura Mortgage Advisors, a licensed mortgage lender and broker providing mortgage loans to individuals facing eviction due to foreclosure. She also heads NSP Residential, LLC, a recently formed real estate acquisition, development and management arm of Boston Community Capital. She began working with BCC on foreclosure issues in Spring 2008 in a consulting capacity, and joined the organization as a full-time staff member in Fall 2009. Prior to joining BCC, Patricia served on BCC's board of directors from 1998-2007, and served as our treasurer. She resigned from the board in 2007 to begin the foreclosure work. Patricia has had a distinguished career encompassing three sectors of the economy: finance, the public sector and academia. She has served as an Executive Vice President and Director of the small business division of Fleet Bank, as Assistant Secretary of Economic Affairs for the Commonwealth of Massachusetts, and Professor of Political Science at the College of the Holy Cross. Patricia has a Bachelor's degree from the University of Massachusetts (Boston), and a Ph.D. in political science and public policy from the Massachusetts Institute of Technology.

**Rebecca Regan, Chief Operating Officer and Loan Fund President**

Rebecca Regan joined Boston Community Capital in 2005. As Chief Operating Officer for Boston Community Capital, she is responsible for the organizational management aspects of BCC's operations and provides leadership and coordination in the administrative, business planning, financial management and budgeting efforts of the organization. As President of the Loan Fund, she has overall responsibility for the Loan Fund's lending activities, including raising capital, staff training and supervision, production, financial management, building external relationships and new business lines, loan and portfolio monitoring, and social impact reporting. She directs Loan Committee meetings and reports on Loan Fund results to the BCC Board of Directors. Becky brings to her position more than 20 years of experience in commercial real estate lending, with a focus on community development. Prior to joining Boston Community Capital, she was Senior Vice President and Senior Relationship Manager for Bank of America formerly Fleet Bank (1999-2005), and prior to that she held lending and management positions in Commercial Real Estate at Bank of Boston (1996-1999), BayBank (1991-1995) and Eastland Savings Bank (1989-1991). Becky is on the Board of Directors of New Ecology, Inc., a nonprofit organization that seeks to become a catalyst for sustainable development in urban communities. She is a member of New England Women in Real Estate (NEWIRE), the Investment Committee of City Mission Society and is chair of the Finance Committee for Mother Caroline Academy and Education Center, a school for low-income girls in Dorchester. She was appointed by the Governor to MassHousing's Home Ownership Advisory Committee and is a former elected member of the Town of Wayland Planning Board. Rebecca graduated with a Masters in Business Administration from Babson College and a Bachelor of Sciences degree from the Boston University School of Management.

**Matthew Aliberti, Loan Officer**

Matt joined Boston Community Capital in February, 2008 as a Loan Officer. He markets Boston Community Loan Fund to potential borrowers, underwrites loan requests, and conducts ongoing portfolio management. He also underwrites and negotiates acquisitions of foreclosed homes for BCC's SUN Initiative. Previously, Matt worked for Rhode Island Housing as a Development Officer and for the City of Boston's Department of Neighborhood Development as a Housing Development Officer. A native of Maine, he has a bachelor's degree from Harvard University and a Master's in Urban Planning from the University of Michigan.



**Gail D. Berlinger, Portfolio Manager**

Gail joined Boston Community Capital in January 2007. As Portfolio Manager for the Loan Fund, she monitors covenant compliance and trends within the existing loan portfolio, conducts status reviews, and develops reporting practices focusing on the social and environmental impact of Boston Community Loan Fund's holdings. Prior to joining BCLF, Gail worked in the Low Income Housing Tax Credit field, in both asset and portfolio management with Boston Capital and in property management with Federal Management Company. She began her career as a property manager with Boston Union Realty. Gail served a term as Board Treasurer for Transition House, the oldest domestic violence shelter in New England. She holds a BA from Rutgers University and a Masters in Urban Affairs from Boston University, focusing on issues affecting low-income communities.

**Jessica Brooks, Director of Development & Communications**

Jess Brooks joined Boston Community Capital in 2001. She works closely with our external constituents, maintaining relationships with our investors and donors, raising new funds to support our work, and organizing events that showcase our borrowers and portfolio companies and their work. Jess came to Boston Community Capital from The New York Times where she was in charge of online community development and affiliate management. Her prior experience includes positions as a securities trader on Wall Street, and at Safe Horizon, a nonprofit organization providing services to battered women and other crime victims. Jess serves on the Board of Trustees for The Food Project, a local nonprofit that serves as a national model for engaging young people in personal and social change through sustainable agriculture with locations in Dorchester, Lincoln and on the North Shore. She is a member of the Board of Directors of the Boston chapter of Social Venture Partners, and past chair of the Board of Directors for Cascap, a nonprofit organization providing affordable housing and support services for people with special needs. She serves on the Brown University President's Committee on Relations with Tougaloo College and is a 2007 alumna of the Boston Center for Community and Justice's LeadBoston program. Jess is a graduate of Brown University.

**Anthony Buchanan, Accounting Associate**

Tony joined BCC in January 2011 as an Accounting Associate. As Accounting Associate, Tony provides accounting and loan servicing support for Boston Community Capital and its Affiliates. Before joining BCC, Tony worked with Lena Park CDC, as a Senior Accounting Clerk and prior to that, as Cash Reconciliation Representative at National Amusements Theatres. Tony graduated from Johnson C. Smith University in Charlotte, NC with a Bachelor of Science in Business Administration and concentration in Accounting.

**Andrew Chen, Chief Financial Officer and Managing Director, Venture Fund**

Andrew joined Boston Community Venture Fund (BCVF) in 1998 as a Venture Officer to assist in the management of BCVF's initial fund. He is currently a Managing Director with continuing responsibilities for the Venture Fund's first and second funds. As Chief Financial Officer for Boston Community Capital, he is responsible for the financial management and budgeting efforts of the organization. Andrew currently serves on the Board of Directors or actively monitors several of BCVF's portfolio companies. Prior to joining BCVF, Andrew headed an investment firm specializing in start-up companies in the advanced materials industry. He was also a general partner in two real estate investment and development syndicates. Andrew has a doctorate from MIT in Technology, Management and Policy, where his research focused on materials processing and technology commercialization. He also holds S.M. and B.S. degrees in Materials Science and Engineering from MIT and The Johns Hopkins University, respectively.

**Judith Currier, Infrastructure Project Manager**

Judy has been consulting with Boston Community Capital on organizational infrastructure issues since October 2000. In April 2001, she joined BCC as an Infrastructure Project Manager. She is responsible for the evaluation and implementation of new systems which improve BCC's



organizational efficiency, including our loan management software and our new software and hardware systems.

**Anna Delgado, Foreclosure Counselor**

Anna Delgado joined Boston Community Capital in 2006. As a Foreclosure Counselor, she works with clients facing foreclosure or eviction, helping them to understand their finances and make informed decisions about what they can afford to pay for a mortgage. She reviews each client's financial situation, property value, work & ownership history to determine whether or not they will qualify for our program. Before joining BCC, Anna pursued a career in the real estate and mortgage industry. She graduated in May 2003 from Palm Beach Atlantic University with a Bachelor of Science in International business and a concentration in Marketing and Management. Anna speaks six languages, including French, Portuguese, Spanish, Cape-Verdean Creole, and Wolof.

**E. Matthew Gautieri, Controller**

Matthew joined Boston Community Capital in 2001 after working in commercial banking for twenty-one years. Matt is responsible for all financial management and accounting functions, including budgeting, investments, portfolio management, and financial reporting. Prior to joining BCC, Matt worked at FleetBoston Financial or its affiliates, most recently as Manager of Planning & Analysis in Fleet's Small Business Services unit. He has also held positions in commercial real estate, financial analysis, and loan operations. Matthew attended Fisher College.

**Jessica Herrmann, Data and Intake Specialist**

Jessica first joined Boston Community Capital as an intern during the Summer of 2008 and returned full-time as a Data and Intake Specialist in January 2010. She works to review and process client applications to the Stabilizing Urban Neighborhoods (SUN) Initiative, collect and manage data related to the program, and maintain relationships with partner organizations. Previously, Jessica worked as a Research Associate at the Kitty and Michael Dukakis Center for Urban and Regional Policy where she co-wrote the 2009 Greater Boston Housing Report Card. Jessica graduated *summa cum laude* from Tufts University with a bachelor's degree in Economics.

**Ryan Kim, Data and Intake Specialist**

Ryan joined Boston Community Capital in December 2009. As Intake and Data Specialist with NSP Residential LLC, he assesses distressed residential property values, review and process client applications to the Stabilizing Urban Neighborhoods (SUN) Initiative, and underwrites mortgages. As licensed mortgage originator in Massachusetts, he prequalifies clients for mortgages and takes loan applications for Aura Mortgage Advisors. He previously worked in the field of construction management and low-income housing development in California. He has a bachelor's degree from University of California at Berkeley and a master's degree from Harvard University focusing on real estate finance.

**Sarah Leighton, Administrative Assistant**

Sarah Leighton joined Boston Community Capital in August 2010. She provides administrative support to staff members and serves as the first point of contact for borrowers, investors and vendors who visit or contact our offices. As Administrative Assistant, Sarah assists in creating and coordinating marketing brochures, pamphlets and mailings; invoicing and record keeping; database upkeep; copying, binding, mailing; and purchasing of copiers, phone systems, office products. She also generally answers to the call of "Help!" Before coming to BCC she interned at the grassroots political organization, Democracy for America, as a field/political intern, and at Senator Patrick Leahy's office in Burlington, Vermont. Sarah graduated *Cum Laude* from Saint Michael's College in Vermont with a bachelor's degree in Political Science.

**Luis Matienzo, Operations Manager**

Luis Matienzo joined Boston Community Capital in November 2005. His job has three components: Loan Administration, Information Management and Portfolio Management. Luis was most recently at Bank of America as an Information Officer for a \$7 billion real estate loan portfolio and also has experience at Bank of Boston and Fleet as an Operations Manager/ Team Leader and Loan





Administrator for a \$200 million real estate portfolio located in low and moderate income areas in New England, and at Fleet's Community Development Bank. He brings to his position expertise in construction loan management and information management.

**Kathryn McHugh, Senior Loan Officer**

Kathryn McHugh joined Boston Community Capital in 2001. She markets Boston Community Loan Fund to potential borrowers, underwrites loan requests, and conducts ongoing portfolio management. Prior to joining the Loan Fund, Kathryn was a Program Officer at the Local Initiatives Support Corporation office in Providence; a housing development specialist with the Massachusetts Department of Mental Health and a project manager for real estate development at CASCAP. A graduate of Mount Holyoke College, she also holds a Masters degree in Public Policy from Tufts University. Kathryn is a resident of Brookline and is an active volunteer on Boston and Massachusetts housing issues, especially with homeless groups. She serves on the Board of Directors of the Somerville Homeless Coalition, and is a trustee for the Castle Square Tenants Organization's Charitable Trust and the Jamaica Plain Housing Trust. She also consults with the State of Massachusetts and various municipalities on their housing and homeless policies and programs. She is currently assisting Attleboro and Taunton with their Ten Year Plan to End Homelessness.

**Michael Nilles, Senior Loan Officer**

Mike Nilles worked as a full-time Senior Loan Officer at Boston Community Capital from 1996 - 2001, and rejoined us as a consultant in 2004, and full-time in 2005. He markets Boston Community Loan Fund to potential borrowers, underwrites loan requests, and conducts ongoing portfolio management. Mike has worked as a private consultant in community-based financing and real estate development. He came to Boston Community Capital in 1996 from BayBank, where he was an Assistant Vice President in a middle-market commercial lending group. A graduate of Georgetown University and the Yale School of Management, Mike previously served as a Jesuit Volunteer in Seattle. Mike is a CFA® charterholder.

**Andres Rodriguez, Property Specialist**

Andres Rodriguez joined Boston Community Capital in 2006 as a Mortgage Consultant for Aura Mortgage Advisors. Andres has been a licensed broker for over a decade, and has worked with many communities through the Neighborhood of Affordable Housing, Sovereign Bank, and Wells Fargo Home Mortgage. He speaks Spanish, English, and Portuguese. Andres works to educate potential homebuyers and help them make smart decisions through one-on-one counseling and Homebuyers Seminars. In addition, Andres is participating in the majority of site visits, managing small rehabilitation projects for our clients, and managing our own NSP properties.

**Sharon Shepard, Managing Director, Venture Fund**

Sharon Shepard joined Boston Community Venture Fund in February 2001 and is responsible for identifying, structuring, growing, monitoring and exiting investments. Shepard brings to BCV 13 years of venture capital and venture development experience as well as 16 years of broad industry operational experience, primarily in early stage and emerging growth high technology companies. In her role, Shepard has worked with numerous portfolio companies including Magellan BioSciences, Dynex Corporation, Trek Diagnostics, ESA, Eating Well Media Group, TekCel, Protodyne Corporation, geoVue, Zipcar, and CASTion Corporation among others with board/observer responsibilities for most of these companies. Prior to joining BCC, Shepard was the Senior Vice President and Managing Director of Consulting Services for Mass Ventures, a venture development company providing management and financial services to high growth early stage technology companies where she was instrumental in raising nearly \$50MM of capital. In addition, she provided business coaching to entrepreneurs, recruited management talent, developed business plans and held interim senior management roles in such companies as Beliefnet and MetaEvents (acquired by Palm). As the CEO or senior manager of three technology-based start-up companies (Sensor Frame, Compunetix, Amerinex Applied Imaging), Shepard played a pivotal role in setting strategic direction, raising capital, developing new products, and designing and implementing operational plans. She was voted Woman Entrepreneur of the Year by the Pittsburgh business community. Shepard also is an active business community member. She was the founder and Chair of the MIT



Enterprise Forum of Pittsburgh for many years. She has served on numerous non-profit boards including the MIT Enterprise Forum (national board), the MIT Alumni Association, the Pittsburgh High Technology Council, and the Western Mass Software Association. She also served as a Member of the MIT Corporation Visiting Committee for Student Affairs & Undergraduates. Shepard earned an S.M. degree in mechanical engineering from MIT.

**Michelle Volpe, Team Leader/Senior Loan Officer, Boston Community Capital**

Michelle has 18 years of experience structuring financial transactions for charter schools, social service providers, and non-profit and for-profit real estate developers across New England and down the East Coast. In her role as Team Leader, she manages a four person lending team, a loan portfolio of approximately 100 loans and net loan exposure of approximately \$200 million. Prior to joining Boston Community Capital, she worked as an assistant vice president at Bay Bank of Boston, and before that at Management Sciences for Health, a Boston based non-profit. Michelle was a Morehead Scholar at the University of North Carolina at Chapel Hill where she received her B.A. with honors in History, and she holds a master's degree from Yale's School of Management.