

**ANN HAMBLY**  
**605 BLAIR COURT, SOUTHLAKE, TX 76092**  
**OFFICE: 817-756-7220**

**SUMMARY**

Senior executive with over 30 years experience in the commercial real estate industry; over 15 of those years include management of over 100 people in multiple locations. Led many large institutions' servicing group including Prudential, GE, Nomura, and Bank of America. Industry recognizable leader which has established multiple companies from scratch. Literally invented the borrower advocate space in commercial real estate.

2015 – Inducted into Commercial Real Estate's Hall of Fame by Real Estate Forum

2015 – Named a Legend and Woman of Influence in Commercial Real Estate by Real Estate Forum

2014 – Advisor for Real Estate Forum *Ask the Advisors*

2013 – Named Top 10 Most Distinguished Women in Commercial Real Estate by the Mortgage Bankers Association

2013 – Named a Legend and Woman of Influence in Commercial Real Estate by Real Estate Forum

**EMPLOYMENT**

1st Service Solutions – Grapevine, TX

**Founder, Chief Executive Officer, President: 2005 – present**

Created company from scratch to address inefficiency in the commercial real estate market related to facilitating borrower requests from lenders, literally inventing the borrower advocate space in commercial real estate. The company has since grown to become the preeminent 'CMBS Borrower Advocate' firm.

[www.1stss.com](http://www.1stss.com)

Prudential Asset Resources – Dallas, TX

**Chief Executive Officer, President: 2000 – 2005**

Consolidated five offices across the nation into in a three year timeframe and spearheaded company's first ever servicer rating. Complete responsibility for the entire commercial real estate operation of over \$45Billion with over 120 employees.

BNY Asset Solutions – Irving, TX  
(formerly Nomura Capital)

**Chief Executive Officer, President: 1997 – 2000**

Established commercial real estate servicing operation from scratch with a portfolio of over \$17Billion and a staff of over 100. Ultimately, led sale of company from Nomura in summer of 1999 to Bank of New York. The company received first servicer ratings in record time in the industry.

GE Capital – Houston, TX

**Managing Director: 1995 – 1997**

Responsible for entire commercial real estate servicing operation of over \$20Billion with staff of over 100. Garnered over \$4Billion in new servicing business in 1996.

Bank of America – Los Angeles, CA

**Senior Vice President: 1991 – 1995**

Responsible for entire commercial real estate servicing operation of over \$15Billion with a staff of over 200 in six different locations.

Farwest Savings – Irvine, CA

**Senior Vice President: 1987 – 1991**

Responsible for entire commercial real estate servicing operation.

Various Mortgage companies and Banks

**Commercial Real Estate servicing positions: 1975 – 1987**

### **EDUCATION**

Attended USC Graduate School

Business Management: 1985

Frequent speaker at American Law Institute, American Bar Association (ALI ABA) seminars

### **INDUSTRY LEADERSHIP**

Inducted into Commercial Real Estate's Hall of Fame by Real Estate Forum in 2015

Named a Legend and Woman of Influence in Commercial Real Estate by Real Estate Forum in 2015

Named Top 10 Most Distinguished Women in Real Estate by the Mortgage Bankers Association in 2013 Estate (the only top 10 in commercial real estate)

Named a Legend in Real Estate by Real Estate Forum in 2013

Former member of prestigious Real Estate Roundtable, the NAIOP Capital Markets I-Forum and the Federal Reserve Bank of Atlanta's "think tank" for commercial real estate

ALM Real Estate Media Group Editorial Advisory Board Member

Named 1 of 6 Most Influential Women in commercial real estate by National Real Estate Investor in 2011

Named Woman of Influence by Real Estate Forum in 2010

Guest Instructor

SMU Cox Women's Leadership Program: 2009

Mortgage Bankers Association ("MBA")

Chair of the Commercial CEO Servicer Roundtable: 2002 – 2004

Chair of the Commercial Board: 2003

Board of Directors: 2002 – 2004

Commercial Mortgage Securitization Association ("CMSA")

Board of Directions: 1997 – 1999

Multifamily Housing Institute

Board of Directors: 1996 – 2000

Real Estate Capital Recovery Association ("RECRA")

Chair of the Board: 1996

Board of Directions: 1995 – 1996

Featured speaker at industry conferences

## **PUBLICATIONS – BOOKS**

True Leaders: How Exceptional CEOs and Presidents Make a Difference by Building  
Bette Price & George Ritcheske (Dearborn Pub.), 2001

Trends in Commercial-Mortgage Backed Securities  
Frank J. Fabozzi (FJF Associates), 1998

The Law of Distressed Real Estate  
West Group (Lawyers Cooperative Pub.), 1997

## **PUBLICATIONS – MAGAZINES, ETC. SAMPLES**

Moving America Forward...hosted by William Shatner  
1st Service Solutions and Ann Hambly featured on TV Show

Commercial Real Estate Show  
"\$350 Billion of CMBS Loan Maturities by 2017 Strategies"

Commercial Observer  
"Thank You for Your Service"  
"1st Service Solutions Becomes First Rated Commercial Debt Resolution Adviser"  
"1st Service Solutions Facilitates Ownership Transfer of \$1.2B in CMBS Loans"

Scotsman Guide  
"CMBS Uncertainty Threatens Lenders"  
"The Best Selling Method: Know Your Clients"  
"An Unfiltered View of CMBS Investments is Hard to Find"  
"Hitting the Wall of Maturities"  
"Tough Options to Save Your Loans"  
"Avoid The Road To Distress"  
"CMBS Loan Delinquencies Remain Down Despite Maturing Bubble Loans"  
"Unintended Consequences at Play"  
"The Second Time Around"  
"Brace Yourself for Rough Waters"  
"Taking the Right Exit"  
"A Not-to-Miss CMBS Party"

GlobeSt.com  
"7 Things That Kill a CMBS Assumption"  
"1st Service Solutions Warns of CMBS Hot Spots Distressed"  
"Marco! Polo! and the game of Special Servicing"

National Real Estate Investor –  
"Hambly Leads Borrowers Up the Loan Modification Mountain"  
"Major Headwinds for CMBS Hotel Loans"  
"CMBS Lending Maze Confounds Borrowers"  
"Ailing CMBS Enter Loan Rehab"

Real Estate Business (Heartland, Western, etc.)  
"CMBS Loan Maturities Can Be Like a Falling Knife"  
"Never Again?"  
"Why CMBS Remains so Vital"

Real Estate Forum

“Leader Board, Thought Leader: Net Lease”  
“Seven Roadblocks to CMBS Loan Assumption”

REBusiness Online –

“What Drives a Special Servicer’s Decision on a Defaulted CMBS Loan?”  
“Where, Oh Where Have All the CMBS Defaults Gone?”

Structured Credit Investor

“Trust Issues”  
“Idiosyncratic Risk?”  
“Back to the Future?”  
“Advocating Change”

Reuters

“U.S. mall investors set to lose billions as retail gloom deepens”

Shopping Center Business

“Practical Tips for CMBS Borrowers”

CityBizList.com

“Almost \$150 Billion at Risk in the Next Three Years”

Federal Reserve Bank of Atlanta

“Overleveraged? Investigating the Availability of Commercial Real Estate Credit”

Bisnow.com

Hotel News Now

**Expert Witness**

Lakeland West Capital, XXIV, LLC vs. Florine C.Rubin, Court of Common Pleas, Franklin County, Ohio Case No. 15-CV-010122; **2017**

499 Thornall Street Owner, LLC, Plaintiff, vs. CW Capital Asset Management LLC, Mission Peak Capital, Inc., BOF, LLC, BOF Metropark Corporate Campus II, L.L.C., J. P. Morgan Chase Commercial Mortgage Ssecutities Trust 2006-LDP9, U.S. Bank National Association, as Trustee for the registered holders of J.P. Morgan Chase Commercial Mortgage Securities Trust 2006-LDP9 Commercial Mortgage Pass-Through Certificates, Series 2006-LDP9 and Midland Loan Services, a division of PNC Bank, National Association, Defendants. Superior Court of New Jersey, Law Division: Middlesex County, Docket No: L-2148-16, L-6801-16; **2017**

Fort Henry Mall Owner, LLC, Plaintiff; vs. U.S. Bank N.A., as Trustee for the Registered Holders of MI-CPC Commercial Mortgage Trust 2007-5, Commercial Mortgage Pass-Through Certificates, Series 2007-5, Defendants; U.S. District of Court for the Eastern District of Tennessee at Greeneville; Case Number 2:11-cv-00287; **2015**

950 L’Efant, LLC; Tomsam Associates, LLC; and 950 Old Colony Inc., Plaintiffs, v. JBG Associates, L.L.C., Defendant; Supreme Court of the State of New York County of New York Index No. 652690; **2012**

Silar Advisors LP, Silar Special Opportunities Fund, LP, Compass USA SPE LLC, Defendants v. USA Commercial Mortgage Company, Debtor, and 3685 San Fernando Lenders, LLD, et al, Plaintiffs; United States District Court for the district of New Jersey, Case No. 2:07-cv-00892-R CJ-GWF; **2009**

SMI Real Estate, LLC, Sonoma Golf Club, LLC, and Sonoma Golf, LLC v. Walton TCC Hotel Investors V, L.L.C.; WTC Sonoma Hotel Investors, L.L.C.; and Fidelity National Title Insurance Company; **2009**

La Villita Motor Inns, J.V. et al v. ORIX Capital Markets, LLC et al; in the 150<sup>th</sup> Judicial District Court of Bexar County, Texas; **2009**

Merrill Lynch, Pierce, Fenner & Smith, Inc. v. Greystone Servicing Corporation, Inc. and South Side Plaza 455 LTD, LLP; Civil Action No 3:06 CV00575-P in the United States District Court for the Northern District of Texas Dallas Division; **2008**

Cargill Global Trading Co., Plaintiff v. Applied Development Company, et al, United States District Court for the district of New Jersey; Civil Action No 03-5920; **2007**

Silver Creek, LLC, a California limited liability company and Griffin Properties, LLC, a California limited liability company, Plaintiffs v. Blackrock Realty Advisors, Inc., a Delaware corporation, Superior Court of California county of San Diego; Case No GIC851670; **2006**

### **NOTABLE ACHIEVEMENTS**

Inducted into Commercial Real Estate's Hall of Fame by Real Estate Forum in 2015

Named a Legend and Woman of Influence in Commercial Real Estate by Real Estate Forum in 2015

Appointed an Advisor for Real Estate Forum *Ask the Advisors* in 2014

Named Top 10 Most Distinguished Women in Real Estate by the Mortgage Bankers Association in 2013 Estate (the only top 10 in commercial real estate)

Named a Legend in Real Estate by Real Estate Forum in 2013

Most Influential Women in commercial real estate award by the National Real Estate Investor in 2011

Notable Standout Women of Influence award by the Real Estate Forum in 2010

Named Commercial Real Estate Professional of the year by Cambridge Who's Who in 2007 and 2008.

Finalist for the Stevie Award in 2007 for Women Owned Business.

Commercial Real Estate 2007 Professional of the year, Cambridge Who's Who

First female chair of the MBA Commercial Board in 2003