

## **Managing Delinquency: Commercial and Facilities (or How to Make the Best Out of a Bad Situation)**

**Anne Dyjak** is the Chief Credit Officer and Vice President at Nonprofit Finance Fund. She oversees credit quality nationwide, working with a complement of lenders in the underwriting and structuring of loans, management of credit risk, and client relationships throughout NFF. Ms. Dyjak joined NFF in September 2005 after an extensive career in traditional commercial and consumer lending, most recently with Wachovia Bank. She has extensive experience in lending, analysis, strategic planning, risk management and organizational development. Her career has included responsibilities ranging from the origination and underwriting of consumer and commercial loans; portfolio and operational risk management, and the collection and restructuring of portfolios of distressed loans and real estate. She has also served as the Finance and Administration Director of a nonprofit organization. Ms. Dyjak is active in community service and volunteers with the NJ Sierra Club Inner City Outings youth outreach program in various capacities as Outings Leader, Chair, and Treasurer. She currently serves as the Chair of the Board of Directors of the Trailside Museum Association and is a vocalist with the Deer Ridge Singers.

**Al Bass** is the Vice President and Director of Portfolio Management at Self Help Credit Union/Ventures Fund responsible for managing a commercial loan portfolio comprising 750 loans valued at \$250 million. Chief among Al's responsibilities is balancing the needs of new and struggling nonprofits and businesses and that of protecting the assets of the organization so that funds are always available to continue the mission of providing financial assistance to underserved borrowers. Before joining Self Help, Al has held senior management positions with Mutual Community Savings Bank, where he served as Chief Credit Officer responsible for establishing and maintaining a sound credit culture within the bank, Mechanics and Farmers Bank where he served as Credit Group Executive and Loan Administrator and Wachovia Bank where he held numerous positions that set the framework for the beginning of his banking career. Al has extensive experience in loan origination, loan servicing, underwriting, problem loan resolution and managing special assets. Over his career Al had been involved with establishing effective internal control systems and regulatory reporting. He is a graduate of North Carolina A&T State University where he received his BS degree in Business Administration.