

### **Portfolio Management: When Back-office Takes Front Burner**

**Peggy Downs**, Manager, Credit Administration. Ms. Downs, with her staff of 6, is responsible for the overall administration of the TRF loan portfolio for the life cycle of a loan from origination through payoff. The duties of the group include the boarding of new loans in the servicing system; post-closing follow-up; customer service; billing and collection; borrower/loan inquiries such as draw requests, assumption, modification, waiver, consent, and extension requests; property/collateral monitoring; borrower compliance oversight; reserve account management and payoff/satisfaction obligations. Ms. Downs recently joined TRF in July, 2007. Prior to that time she was employed for 11 years by Capmark Finance, Inc. (f/k/a GMAC Commercial Mortgage) where she worked in the corporate lending administration, capital markets and servicing areas of the company. She has a BA in Education from Beaver College.