Midwest Association of Housing Cooperatives

MAHC

The MAHC Messenger

April 2020

Free Training Classes for MAHC Members

Cooperative Housing Education in Action!

We are devastated to cancel our Annual Conference.

We know how important the classes are to our members. MAHC leadership is now setting up a training program to help fill the gap. We will be bringing some of the classes we teach at the conference and to our members locally.

This year MAHC encourages cooperatives large and small to join forces to improve and preserve the cooperative lifestyle for all. Now, it is even more important to reach out and help one another.

Each of us has made a personal commitment to serve the cooperative community. We do it because it calls upon the best part of ourselves. That part of us that believes we must always try …and believes that when we do try, we can make a difference.

On May 30, 2020 at 2:00pm CST…

I will be presenting a class for New Board Members. It is a good 2 hour class for new members and a great refresher class for everyone else. The New Board Training class discusses the history and organization of housing cooperatives; as well as the financial, legal and ethical responsibilities of board members.

This class and future ones provide a preview of the classes and training offered at the MAHC Annual Conference. This will be the first of several online classes for our MAHC members. This will be my first time presenting a class online, so we will all learn together.

Look for additional information on the MAHC organization website at www.MAHC.coop under the tab UPCOMING TRAINING. The manual for the New Boared Member class is on the website at the section INFORMATION SHARING PAGE. New Board Members class attendees should also take a look at the Cooperative Dictionary.

MAHC want you to be able to quickly and easily dial-in to classes from your desktop computers, as well as from laptops, mobile phones and tablets. We will be using Zoom services for the class. The Zoom app is free to users and easy to access.

MAHC is busy setting up future classes this fall to be offered locally. The sessions will be open to all members in the area. These classes will be set up and taught by local MAHC Board members from the area. Watch for them on the upcoming TRAINING PAGE of our website at www.MAHC.coop.

Our goal in the development of our educational program has been to bring learning opportunities to our membership which would prove to be meaningful and practical experiences.

MAHC counts on the money made teaching classes locally and at the Annual Conference to pay 70% of our cost to operate.

Because of the national emergency we will bring these classes to you through 2020 at no cost.

This is going to be a difficult year financially for MAHC and our cooperative membership. The education and training of coop members and professionals is at the core of our MAHC's mission. So MAHC is also stepping up to do our part.

In the Cooperative Spirit,

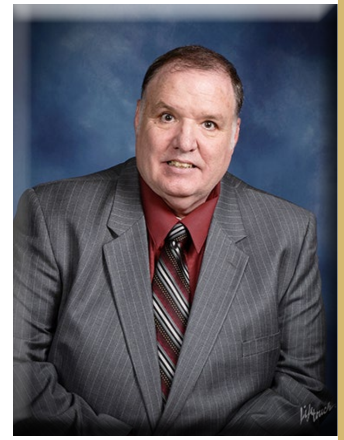
The Midwest Association of Housing Cooperatives

Richard Berendson, President

In This Issue:

Editor-in-Chief ..... Randall A. Pentiuk, esq.
Associate Editor .... Ben Sanders, PhD, CCS
Copy Editor .... Karlynn Wilburne

A Word from Our President



For 57 years Midwest Association of Housing Cooperatives (MAHC) has served housing cooperatives.

MAHC is a 501 C3 nonprofit charitable organization dedicated to assisting members and directors of Housing Cooperatives.

Housing cooperatives provide moderate to low-income families with affordable housing. Housing cooperatives are established to help people with limited income to construct houses at reasonable costs.

Since they are owned by their residents, cooperatives offer continuing economic incentives and social opportunities for residents who are interested in controlling their social environment and improving the quality of their lives

Many of the members of limited equity cooperatives are inexperienced both as co-op members and as property owners. Many of these co-ops needed frequent technical assistance after they were organized.

There are many cooperatives that are not able to attend conferences and training classes because they cannot afford it financially.

Would you consider donating to help us achieve our mission?

MAHC provides through its annual conferences and local training an opportunity to share experiences on running their coops and attend technical assistance workshops.

While we have made some great strides, MAHC still has a lot to accomplish.

We need your support to assist in the cost incurred with providing new and current educational classes, books, and materials.

Education creates hope for the future. Giving people hope that they can improve their lot in life is one of the more powerful effects education has on a society.

John F. Kennedy best expressed the power of a good education when he said:

> ***"Let us think of education as the means of developing our greatest abilities, because in each of us there is a private hope and dream which, fulfilled, can be translated into benefit for everyone and greater strength for our nation."***

JFK's words about America apply to every society on Earth.

We'd be happy to thank you publicly by promoting you in our Sponsor Directory in our Conference Book and scrolling your name on the screen during our luncheon slide show demonstrates how much we appreciate your donation and participation. If you have any questions, I would be happy to provide you with more information about how you can help support our work at MAHC.

Make your gift right now!

I'd like to thank you in advance for your generosity. Please don't hesitate to contact me directly at 630-723-4202 or Richard@Berendson.net if you have any questions.

Sincerely,

Richard J Berendson

President, MAHC

The MAHC Messenger

The MAHC Messenger is going green. Starting with the next issue in June, the newsletter will be published online. MAHC members who wish to continue receiving a printed copy of the newsletter will have to notify the MAHC office by postcard, phone or email. The postcard will be enclosed with the June edition of the newsletter.

MAHC Office Phone: 734-955-9516

MAHC Email: info@mahc.coop

The MAHC Messenger

NATIONAL COOPERATIVE BANK

About National Cooperative Bank

National Cooperative Bank is the only bank in the United States dedicated to delivering nationwide banking products and solutions to cooperatives and other member-owned organizations to help communities thrive.

Chartered by the 95th Congress on August 20, 1978, NCB began lending to housing cooperatives and commercial cooperatives on March 21, 1980.

In 1981, NCB was privatized as a member-owned financial institution. Since then NCB has been structured as a cooperative and all capital stock has been owned by borrowers or entities eligible to borrow from NCB.

What makes NCB unique is that the bank was created to address the financial needs of an under-served market niche – people who join together cooperatively to meet personal, social or business needs, especially in low-income communities.

For over 40 years, NCB has been working with housing cooperatives nationwide and their respective management companies to provide a full suite of banking products including; underlying mortgages, unit loans, deposit rates and payment processing solutions.

Product offerings:
Underlying Mortgages: NCB offers long term fixed rate mortgages to refinance existing debt or to provide funds for capital repairs.

Unit Loans: NCB provides “share” loans for consumers buying into a housing cooperative.

Deposit Accounts: NCB provides competitive Certificates of Deposit and Money Market Accounts for reserve accounts.

Cash Management and Payment Processing Solutions: NCB provides solutions for management companies to receive resident payments via check, ACH or credit card and integrates with your accounting software.

Personal Deposits: NCB offers personal checking and savings accounts at high yields for members of cooperatives and socially conscious consumers nationwide.

Contact NCB today to discuss how we can help your community. Your choices reflect your values, your bank should too.

New MAHC Professional Member: Absolute Services

Absolute Services is an experienced large loss restoration, mitigation company. From personal property to commercial structures, Absolute Services is backed by a staff of highly trained and experienced damage clean up professionals and a network of the area’s top property restoration teams.

Absolute Service understands the impact that disasters have on a structure and business. Our commercial service division works to secure the site, assess damage, make appropriate recommendations for remediation, and execute restoration work efficiently. We have additional rental options for colleague restorers in temporary heat and desiccant drying as well.

Absolute Services is proud to serve its clients with excellence. The company is driven by its president David Adamczyk, who is a proven property & casualty expert in the State of Michigan. David has been trusted by several insurance carriers as their expert in multiple disciplines such as: water mitigation, mold remediation, water and fire origin and computer forensics in claims.

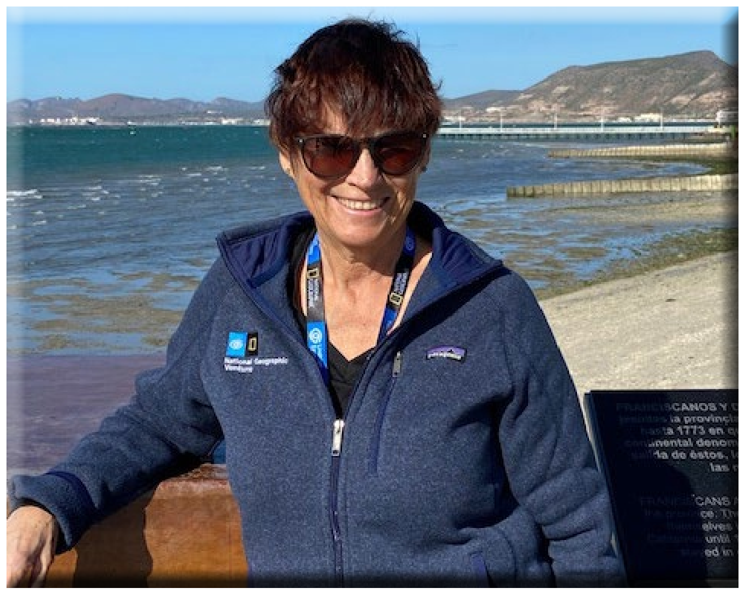
Absolute Services’ staff are all trained and certified by the Institute of Inspection Cleaning and Restoration Certification (IICRC). In fact, when driven by its president David Adamczyk, you will not find a more highly trained staff and team.

“Being able to examine a structure for drying or remediation is a daily task that I truly enjoy. I have found that helping businesses and homeowners properly assess the damage, and develop a plan toward restoration is a process built on trust and integrity when a client is in distress. Our commitment at the very least, is to help educate a customer so that they can make the best informed decision on one of their largest assets.”

David M. Adamczyk, President, Absolute Service.

A MAHC Mentor You Should Know: Marlene Dau

Marlene Dau serves as President of Tailor Made Property Services, Inc. AMO which was formed in 2002 and is a woman owned company established for the purpose of being able to offer property management to a varied portfolio of owners, but also formed to be able to manage in particular, Cooperative Housing.



At the urging of a Cooperative where she had already established a long-term relationship, at that time as a consultant, TMPS, Inc was formed. With the support of that client and others, the company has flourished and today along with a varied portfolio of clients also is privileged to manage 14 Cooperatives.

As well, along with Condos, rental communities and commercial property TMPS manages currently 24 properties plus over 600,000 of square footage of retail space.

TMPS, Inc. has established offices in Michigan, Illinois, and Missouri and is blessed to work with long term staff that are also devoted to the Cooperative Movement.

Marlene's experience with Property Management began in the early eighties but became a real lesson in learning about Cooperatives when she became the manager of a Cooperative in Kalamazoo, Michigan in 1984 and learned from the inside out how a member driven, Board governed property works. She was hooked on the concept and continues to support sustainability of Cooperative Housing and all it can offer.

Marlene helps support the Cooperative Movement by currently being on the MAHC board for 13 years and counting and presently acts as the Educational Chairperson. She has helped to write and deliver the Certified Cooperative Specialist CCS class textbook and instructor's manual, as well as numerous other classes written and presented for Cooperative members and staff.

Marlene has taught the CCS class at locations in Michigan, Missouri and Illinois. She will be teaching the CCS class and New Member Orientation at the MAHC Annual Conference in Denver this coming August.

In addition, Marlene was on the National Rewrite Committee for the Institute of Real Estate Management and helped write the Designated RES201, HRS402, MLK405 classes for the Certified Property Manager class and was also the lead writer for the Fair Housing Class through IREM.

Marlene was a faculty trainer for IREM for 25 years and is now an Emeritus Member having been a CPM for over 35 years. As well, Tailor Made Property Services was awarded the Property Management Company of year by the Chicago IREM Chapter 23 where Marlene is a Past President and where she served on the National Ethics Committee.

Marlene currently holds the designation of Certified Cooperative Specialist (CCS) through MAHC, Certified Property Manager (CPM) through the Institute of Real Estate Management, Accredited Management Organization (AMO) through the Institute of Real Estate Management as well as Broker's licenses in several states.

Mentoring Cooperative Education: Marlene Dau

As Marlene continues to be part of the MAHC family she has been the recipient of the Almeda Ritter Award in 2006, the C. March Miller Award in 2008, the Outstanding Service Award in 2010 and the Cooperative Leap of Faith Award in 2018.

But most important of all is that Marlene champions education and is dedicated to the sustainability of housing cooperatives and their uniqueness and ability to support hundreds of thousands of families across the United States and the world.

Marlene loves what she does, and along with her extended family of colleagues and clients loves to figure out problems and how to help solve them.

She may have started TMPS, Inc. but without those that surround, support, and help meet the challenges of everyday problems none of it would work.

Her motto has always been and will always be:

"Family, Health, Work and Fun!"

Huntington Management

A Michigan Management Company Shares the Secret of its Success

Huntington Management adheres to a clear and concise mission statement overseeing 25 properties with 3,500 units in Southeastern Michigan. Huntington keeps consistently on point carrying out the company's mission to preserve, maintain and enhance the value of properties under its care.

So, what does Huntington Management value most in Cooperative living? "The biggest benefit of living in a Cooperative is not only cost containment, but the advantage of having an environment of "neighbor awareness," or the sense of living in a village, where everyone looks out for their shared best interest. Co-ops have a mutual awareness which is not always present in a rental community," says Executive Director, Cindy J. Jones, who has managed 48 properties in her many years of experience.

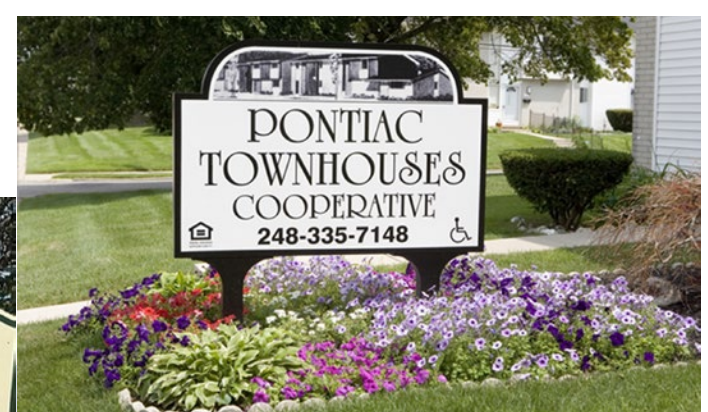
Huntington Management attributes its success to the experience of having an unusually diverse client base. "Our clients are Boards of Directors for both non-profit and for profit properties. They are also owners of conventional property, affordable housing property, tax credit property, and senior/assisted care property," according to Cindy.

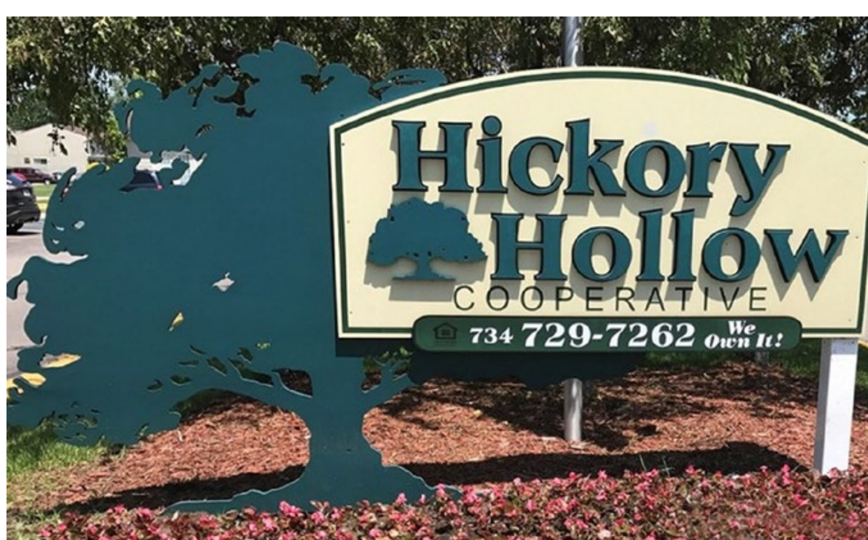
Huntington has tailored programs to an array of unique clients, from properties ideal for Senior Living, such as Carrington Place, to luxury units like Crystal Lake Apartments. Huntington Management stays proactive by keeping in close and frequent communication with its Boards and Members. "We listen and we respond right away to the needs of each property, without assuming that we know what they need simply because that's what another property just asked for," states Cindy.

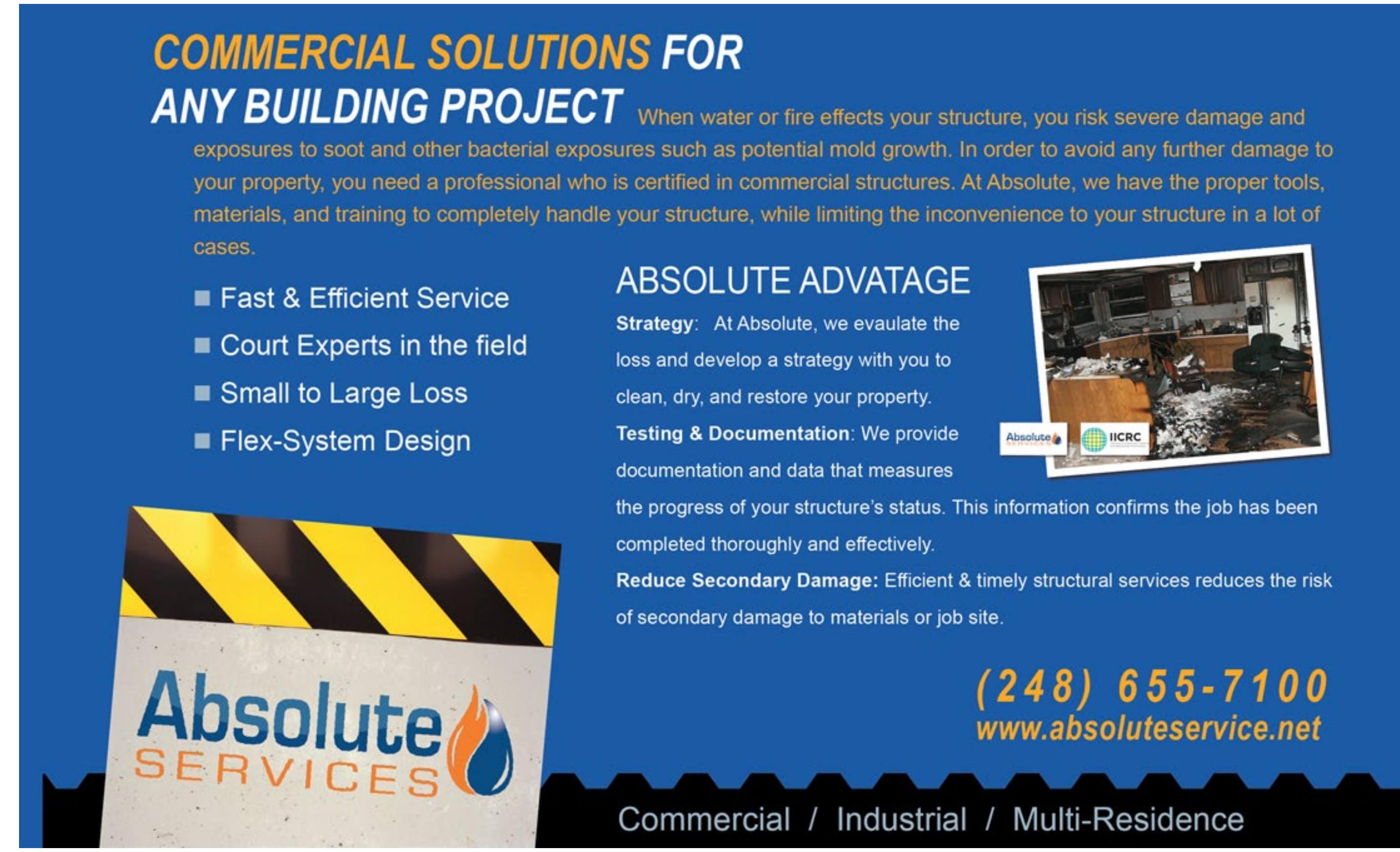
Huntington Management even incorporates different events tailored specifically for each property. The staff enjoys sharing a variety of fun activities with the Members on a weekly or monthly basis, including social activities such as "Neighborhood Network Centers," which have been very successful in their portfolio.

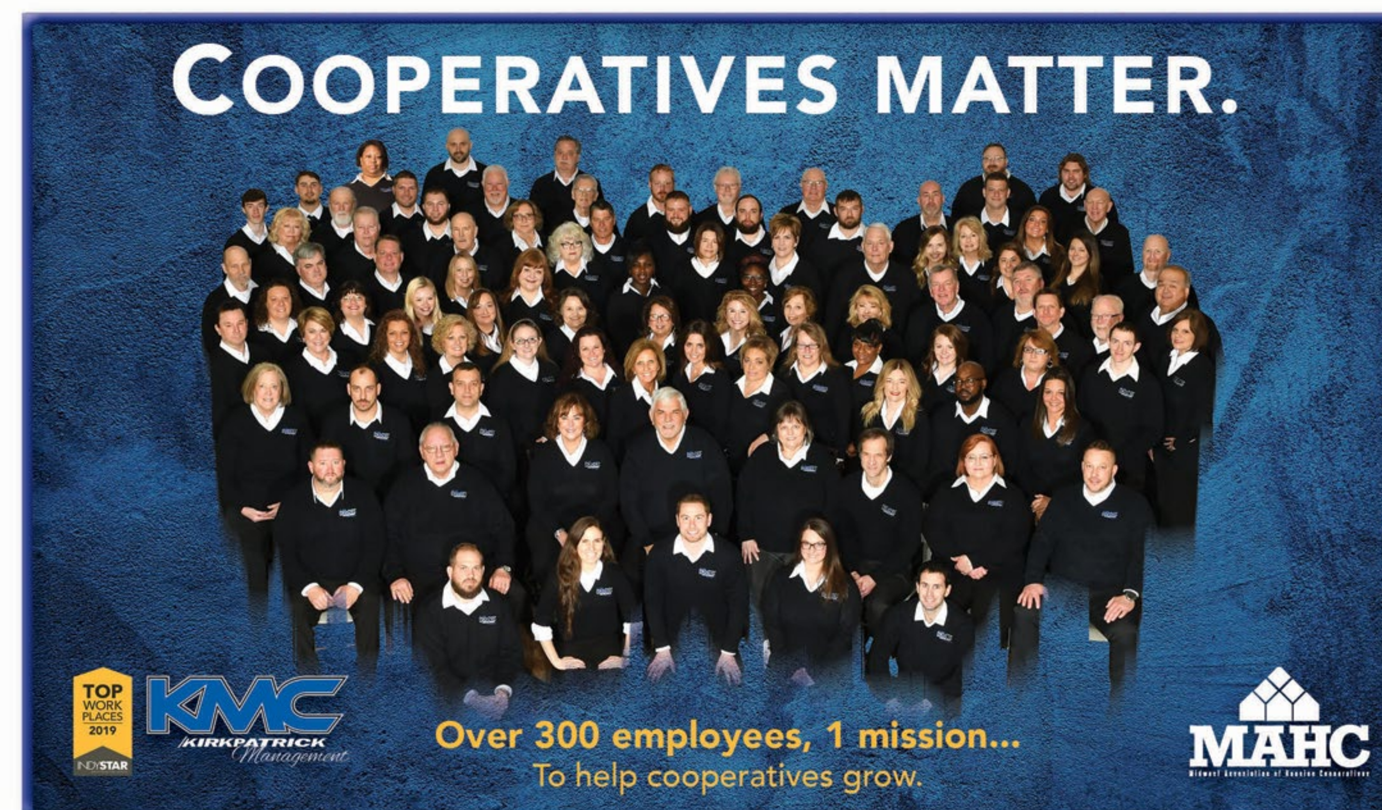
The staff also supports and sponsors annual events within the community such as "Family Fun Day," picnics, "back-to-school" events, movie nights, etc., which are proven to contribute to the sense of belonging that Cooperative Members hold so dear.

Huntington Management greatly appreciates the support and encouragement it receives from the MAHC Board of Directors and looks forward to continuing a strong relationship well into the future.









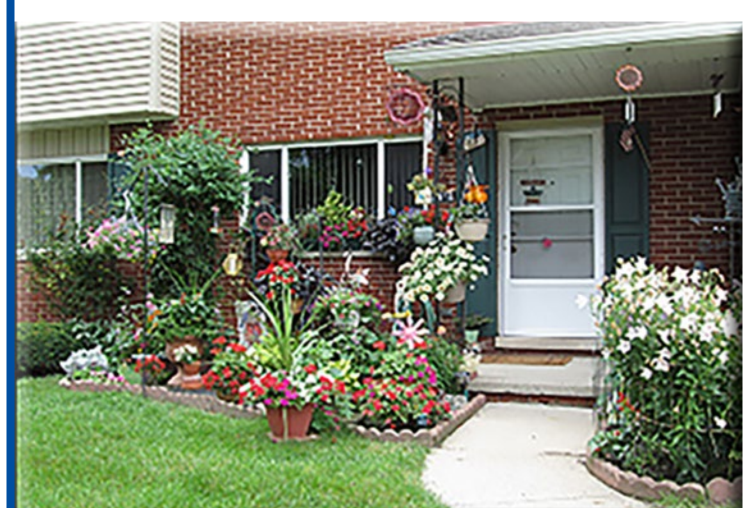
Colonial Townhouses Cooperative

Colonial Townhouses Board of Directors and the Legacy management team work together tirelessly to achieve amazing results for their Members. Board member Adam Hussain, who also happens to be on the Lansing City Council, keeps the team aware of opportunities they can take advantage of for their Members.

In addition, their Property Manager Vicki Miller stays directly involved in all city events to ensure she is aware of potential opportunities for her community as well.

Here are just a few examples of some of the programs and opportunities Colonial has taken advantage of for their Members:

- Free furnace tune-ups
- Free refrigerators for those income qualified
- Coordinated to have the local electricity provider replace all Member's interior unit light bulbs with LED bulbs saving on the Member's electricity costs
- Worked with the local electricity provider and replaced all their exterior high-pressure sodium lighting with LED lights and added more common area LED lighting for added security, resulting in a savings of $250 per month
- Obtain city grants annually to plant approximately 6 new trees on the property each year
- Received a grant from ReLeaf Michigan for planting 15 new trees



Colonial Townhouses received the Air Quality Pillar Award for Environmental Stewardship from MidMEAC for all their efforts in planting trees throughout their property.

Recently they submitted a City of Lansing grant to apply for funds to decorate the streetlights throughout their community during the next holiday season as well. We are excited about this new opportunity and are hopeful this will become a new annual tradition.

Please don't feel like you must have a board member on City Council to achieve these great results, anyone can do it by meeting and getting to know your local officials and getting involved in your community.

In addition to the free opportunities they take advantage of, Colonial also budgets to invest money into their community for the benefit of their Member's enjoyment.

They have provided free flowers to all interested Members annually for over 50 years to encourage beautification of the property and they award Members that do an outstanding job. It really shows when you drive into the community and see beautiful, colorful flowers everywhere.

Colonial also hosts several social events throughout the year to keep their Members engaged and involved in their community.

They have a St. Patrick's Day luncheon, an Easter egg hunt and visit with the Easter Bunny, they host outdoor movie nights, Neighborhood Watch meetings and participate in National Night Out.

They hold an annual picnic that is the largest event of the year with over 300 people in attendance and the board, employees and volunteers cook and entertain the membership all afternoon.

In addition, they hold Pumpkin Day, a senior fall color tour on the local Riverboat and for the holidays they host a Winter Wonderland Contest and award Members for their holiday decorations. They also have Letters to Santa & Hot Cocoa Bar for families

and wrap up the year with a Santa Night.

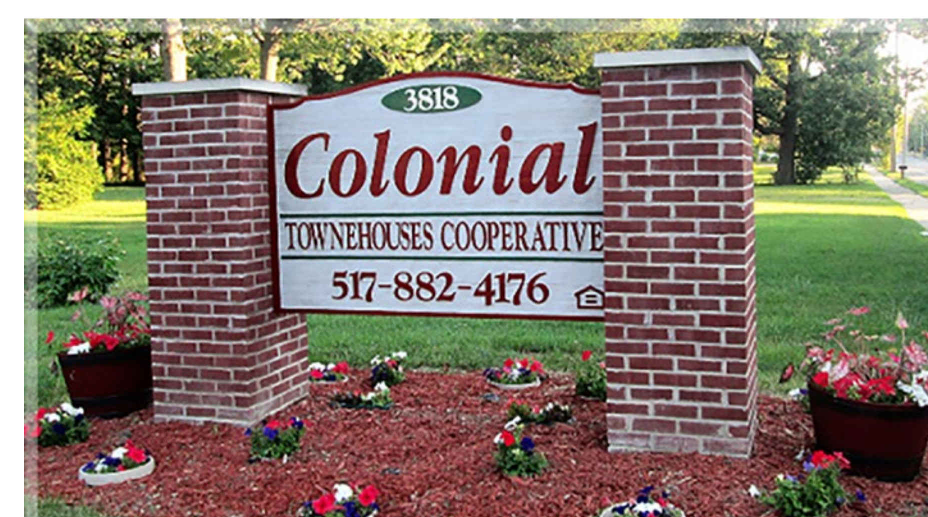
These events build such a sense of community and have resulted in Member referrals being the largest source of new move in's annually.

The team at Colonial is so proud of their community they invited the local City and County officials to hold a city event called "Walking Wednesday" at Colonial, allowing us to showcase our community as one of the City's gems.

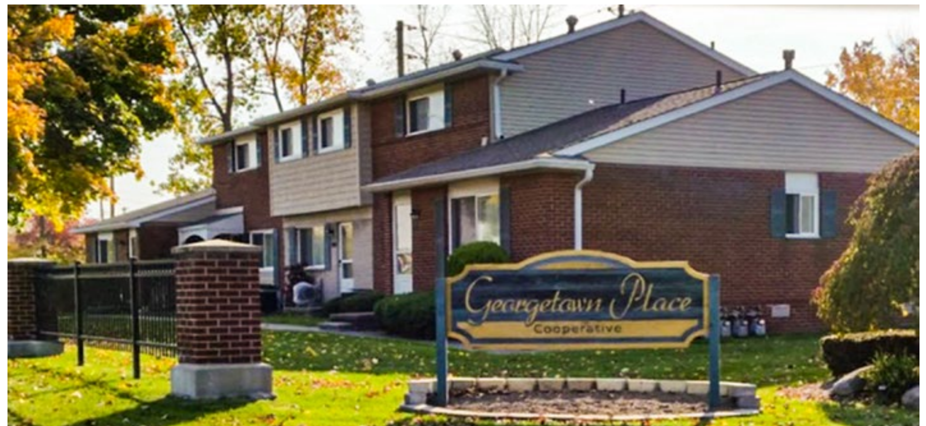
It was attended by the Mayor, several representatives from the Police Department, the Ingham County Treasurer and several other local officials.

Based on all the wonderful things going on at Colonial they were awarded with the NAHC National Development and Preservation award for "Innovation, Creativity, Breakthroughs, Leadership and Business Judgement that Improves Cooperative Development" at the annual conference held last October.

Colonial Townhouses is a shining example of Cooperative living!



HELPING PROPERTIES GET ON TRACK FOR SUCCESS



Georgetown Place Cooperative
Managed by Professional Property Services

Professional Property Services assists property owners in defining needs of their properties and develops plans to accomplish and satisfy them. PPS has been successful in assisting clients in developing guidelines for their day-to-day operations, including refinancing debt service on over twenty million dollars of real estate.

PPS has supervised over fourteen million dollars in repair and renovation projects and provided training and education for non-profit boards of directors throughout the country. The PPS staff consists of Dino S. DeMare, CPA and President and Esther Thomas, Executive Vice President.

PPS provides a wide selection of cutting edge property management and financial services. They have the ability to adapt their systems and programs to fit the individual needs and goals of the property owner. Their management program can be completely tailored to be compatible with specific client needs.

Professional Property Services (PPS) was founded in 1989 as a full service property Management Company to serve non-profit owners. The company began with three primary goals:

- To deliver professional property management & consulting services to multi-family properties.
- To design creative and innovative management programs tailored to the specific characteristics of each individual property, and to support the visions and goals of the property owner.
- To be especially sensitive to the human services goals of non-profits owners, while delivering the best possible technical services to address the fiscal and physical needs of the property.

Services Offered:

The mechanics of real estate management are easily defined. The object is to protect the owner's investment in their property by properly maintaining the physical structure, protecting the financial integrity of the property, and providing for the comfort, safety, and welfare of the residents.

The manner in which services are delivered varies depending on the systems employed by the specific management firm, and the level of desire and the commitment to achieve the owners' objectives.

Professional Property Services provides a wide selection of cutting edge property management and financial services. PPS has the ability to adapt their systems and programs to fit the individual needs and goals of the property owner.

Consulting Services:

For those Cooperatives and other non-profit owners that already have a management team in place who meet the day-to-day needs of the Owners, but does not have the experience or training to meet a difficult or one time challenge facing the organization Professional Property Services has the solution.

PPS consulting services will bridge this gap and provide Owners help in a number of areas including:

- Mortgage Payoff and Refinancing
- Construction Management
- Board and Membership Training
- Financial Review and Recommendations
- A Transitions from Subsidized to Market-Rate Organization

Dear Co-op Counselor:

Our annual meeting is fast approaching and with all this information going around about the coronavirus we are not certain we should be holding this meeting. We want to do our part to flatten the curve but our Bylaws require us to hold our annual meeting on a certain time and we can't adjourn it without a vote of the membership. There just isn't time. What do we do?

Dear Board Member:

The issue at hand is whether your Board has the legal authority to deviate from the date of the annual membership meeting that is set in your Bylaws. The WHO declared COVID-19 a Pandemic and the President of the United States (POTUS) in addition to declaring a national emergency, has given his own declarations against unnecessary public gatherings in line with CDC guidelines.

In Michigan, for example, unless your Bylaws have a mechanism for "absent" voting, or a provision that permits the Board to adjourn the annual meeting without member involvement, the law requires you to obtain a signed written consent from each of the members approving the proposed adjournment.

This is not ideal in light of government declarations because there may be insufficient time to issue and gather written consents. For this reason, a public health crisis, such as that created by COVID-19, is, in our professional legal opinion, a sufficient basis to exercise your business judgment, as a Board.

This means that should you, as a Board, determine that it is in the best interests of the Cooperative and the membership as a whole, to adjourn the annual meeting in light of the current public health crisis, your decision to adjourn without the written consent of the membership will be more favorably viewed so long as it was done absent bad faith, fraudulent intent or otherwise intended to be an oppressive action against the membership.

Absent a specific mechanism in your Bylaws permitting the Board to decide to change the annual meeting date and time, your Cooperative's annual meeting is fixed. That being said, an alternative could be for the Board to make an executive decision in the interests of the membership based upon public health concerns and with reliance on State and Federal health authorities and lawmakers. Additionally, Directors, may be given authority under the Bylaws to promulgate rules and regulations for the use of the premises.

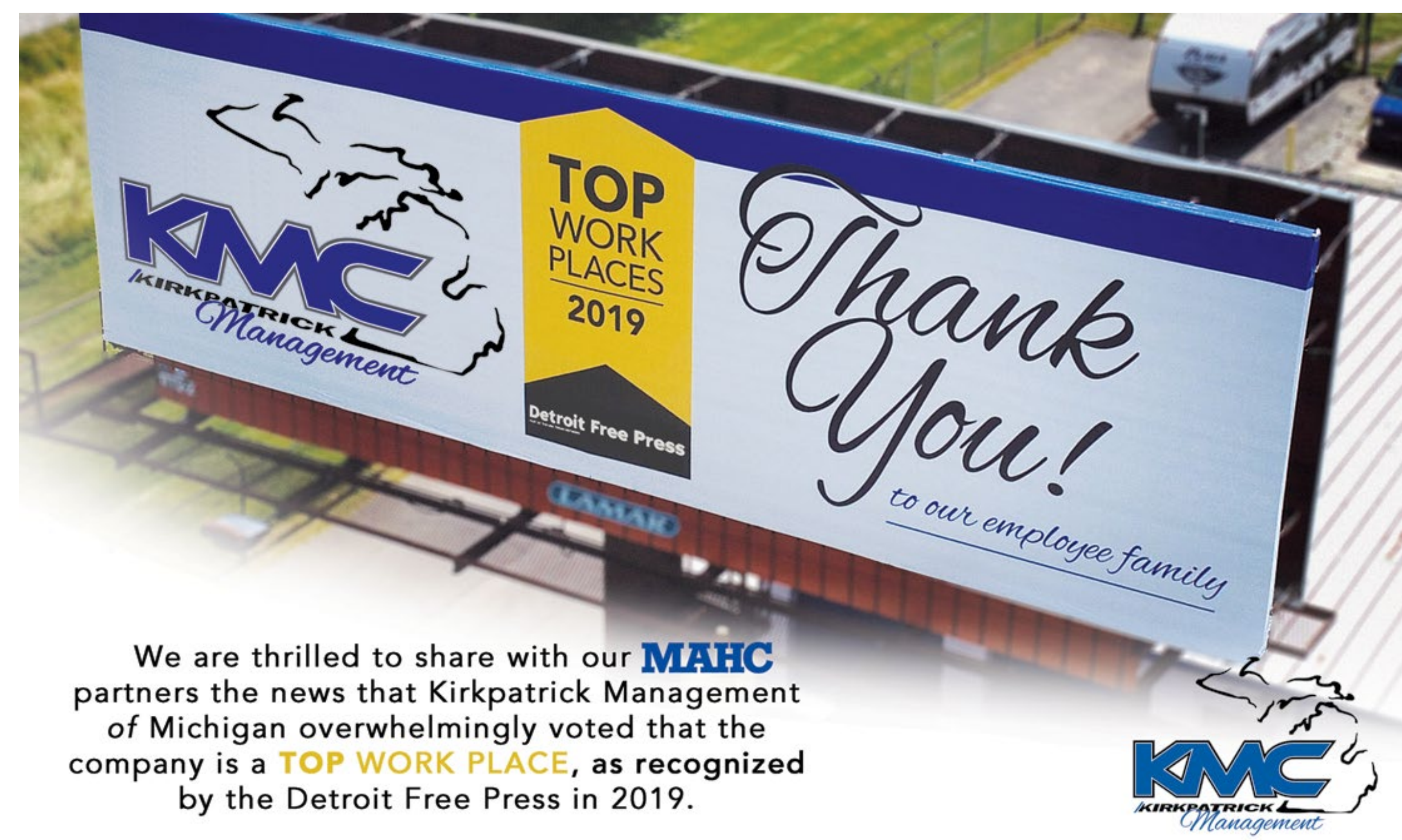
Such a regulation for the use of the premises can include a temporary suspension of member activities, or in this case, adjournment of the annual member meeting based upon the risk to public health and safety conditions created by the COVID-19 virus.

Under the business judgment rule, generally speaking, courts are reluctant to intervene in the affairs of corporate bodies absent a clear showing or impending wrong. Willful abuse of discretionary powers or actions done with bad faith or malice, or, without performing due diligence including consulting your cooperative attorney may result in the court actually reviewing a decision in the event a member chooses to file a complaint.

Be mindful of the situation and make sure you do your due diligence. Should you choose to adjourn the annual meeting using the Board's authority to promulgate regulations governing the use of the premises, your due diligence will require you to ensure that any statutory guidelines that are applicable to your cooperative are also followed. Your cooperative attorney will help you with this. Failure to hold the meeting within applicable statutory guidelines could result in a court ordering the Board to hold the meeting and may subject the Cooperative to fines and costs.

To make a clean record for the Board and your Cooperative, have your cooperative attorney prepare a properly worded resolution and notice to your members so that any challenge, if raised, will be supported by your cooperative attorney's legal opinion, duly entered resolution of the Board and notice to the members. The immediate goal is the health and safety of all of the members, staff and your corporate professionals. We believe these steps are consistent with the recommendations from the State and Federal health authorities and lawmakers.

Very truly yours,
April Knoch, Co-op Counselor
Associate Attorney with Pentiuk, Couvreur & Kobiljak, P.C



Robert's Rules — Closed Sessions: What, Why and How?

April Knoch, Associate Attorney with Pentiuk, Couvreur & Kobiljak, P.C.

Closed sessions are for the discussion of matters that should not be disclosed to non-directors because of privilege or confidentiality. Closed sessions are an invaluable tool for Boards to conduct business for the Cooperative but only if the tool is used properly.

In many states, closed sessions can only be carried out if there is a statutory provision applicable to the reason for the closed session. Such reasons include pending or potential litigation, employee matters, confidential matters involving members or sometimes, matters that are of such a sensitive nature that discussion during the open portion of the session is impractical.

Closed sessions cannot happen because a single Director requests it; generally, it must be made upon adoption of a motion by a majority vote. The exception is if the procedure your Board adopted requires certain topics, such as personnel or disciplinary issues, to always be discussed in secret.

Non-members can attend if invited by the Board. So, if you want your cooperative attorney present or, say a mold specialist present to discuss findings in his or her report, you can discuss it in closed session and that person falls under the cloak of privacy.

This is ideal because it allows your professionals, such as your cooperative attorney, to discuss matters which are privileged and if disclosed during an open session, would violate the Cooperative's attorney-client privilege.

Discussion that occurs in a closed session should always be kept secret, but the actions that are taken as a result of that closed session discussion, should be taking place outside of the closed session so the actions can become a part of the corporate record (minutes).

There are times when disclosure of some of the actions can be discussed outside of the meeting but you really should talk with your cooperative attorney before doing that as it could impair pending litigation or cause unnecessary disruption amongst your members. Which brings us to the final discussion point about closed sessions which is the minutes. NO PORTION OF CLOSED SESSION DISCUSSION GOES IN MINUTES, EVER!

Violation of the privacy of a closed session by disclosing it in the general meeting minutes is grounds for disciplinary action. Secretaries must stop recording; recorders must stop rolling and no one should be using his or her phone to record closed sessions. In the case where the action of the Board is the result of discussion during the closed session, that should be disclosed in the meeting minutes.

For example, approval of the cooperative attorney's recommendation to proceed with litigation against unit # _____. Again, if ever in doubt, ask your cooperative attorney, or better yet, have your cooperative attorney assist you in developing a meeting procedure that meets any statutory legal requirements for your state.

Socks for Denver: MAHC & the Denver Rescue Mission

We're all disappointed that the MAHC Annual Conference in Denver was first postponed and then canceled due to the pandemic. Mike Reading, MAHC vice president for Missouri and Kansas, had a great idea. We visit some great cities for our MAHC Annual Conference. So, wouldn't it be great if we could make a meaningful contribution to remind those cities of our visit? Rescue shelters across our nation have many needs. One of the most pressing is socks for the people who come into the shelters.

Yes, SOCKS are an important need for the folks in the shelters. Lisette Williams of the Denver Rescue Mission confirms that providing new socks for guests is a top priority. Clean dry socks makes people feel good. We could help fill that need by having a sock drive for the Denver Rescue Mission. This would be a great annual tradition for us to start.

What the shelter needs are men's size white crew socks. White, not black or other colors. No tube socks, no ankle socks. Many manufacturers offer bundles of crew socks, for examples: Hanes has a bundle of 12 pair plus 1 free pair. The bundles typically sell for $14 to $16, depending on the store.

Well, unfortunately we arent' going to Denver in 2020. The MAHC Annual Conference in Denver has been rescheduled to 2022. In the meantime, we'll be headed to New Orleans in June 2021.

We plan to make the charitable gifting of socks or other necessity a regular feature of MAHC conferences. We will plan something for New Orleans 2021 and for Denver 2022.

In the meantime, let's do something nice for Denver this year! Go ahead and send the Denver Rescue Mission socks by ordering by phone or online and shipping directly to the Mission at the address indicated.

SOCKS FOR DENVER

MAHC COORDINATOR:
Mike Reading, VP Kansas, Missouri
785-691-9381
reading@sunflower.com

BENEFITING

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6100 Smith Rd
Denver, CO 80216
303-297-1815
Lisette Williams
Lisette@denrescue.org

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COME WORK WITH US

TOP RANKED LENDER
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1,500
Transactions Closed in 2019

$32B
2019 Transaction Volume

250
Capital Sources Closed in 2019

WALKER & DUNLOP

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YOUR COOPERATIVE LOAN SPECIALIST

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*Fannie Mae and Freddie Mac respectively; HUD.gov Multifamily Lending - FY 2018, MAP Initial Endorsement
CA Loans made or arranged pursuant to a California Financing Law License

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If you are interested in receiving our free Coop Law Journal
and Coop Law Alerts, https://www.pck-law.com/

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New Orleans
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