

2017 CLFP ACCOMPLISHMENT REPORT

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Thank you to our supporting associations



2017 Membership

The CLFP Foundation membership increased by 15.4% with 133 applicants sitting for and passing the exam. 2017 ended with over 520 CLFPs and Associates across the United States, Canada and Australia. The following individuals gained the CLFP or CLFP Associate Designation in 2017:

| Name | Company | Name | Company |
|-------------------------|--|-------------------------|--------------------------------------|
| Kim Adair | Amur Equipment Finance | Angie Jensen | Amur Equipment Finance |
| Katherine Adams | BancorpSouth Equipment Finance | Mike Jez | BMO Financial Group |
| Mark Belanger | Beacon Funding Corporation | Misty Johnston | Financial Pacific Leasing, Inc. |
| Todd Benson | First American Equipment Finance | David Jueschke | AP Equipment Financing |
| Mike Borelli | Patriot Capital | Jared Keepman | KLC Financial, Inc. |
| Justin Borkowski | First American Equipment Finance | Kevin Kelly | KLC Financial, Inc. |
| Michael Brant | Ivory Consulting Corporation | Sarah Kelly | KLC Financial, Inc. |
| Pam Brayley | First National Capital Corporation | Bill King | BancorpSouth Equipment Finance |
| Stephen Brown (Assoc.) | Orion First Financial LLC | Kristie Kosobuski | International Decision Systems |
| Tyler Butsko | Amur Equipment Finance | Sean Laird (Assoc.) | Summit Funding Group, Inc. |
| Rachel Chesley (Assoc.) | Western Equipment Finance | Austin Law (Assoc.) | OneWorld Business Finance LLC |
| Mike Clune | First American Equipment Finance | Mike Lefkowitz | Marlin Business Services Corp. |
| Chase Collins (Assoc.) | First American Equipment Finance | Daniel Leis | ECS Financial Services, Inc. |
| Roberta Conditorio | First American Equipment Finance | Sara Leung | First American Equipment Finance |
| Ashley Cook | Kinetic Leasing, Inc. | Telford Lindsay | BancorpSouth Equipment Finance |
| Robin Cook | International Decision Systems | Aaron Loum | Arvest Equipment Finance |
| Quentin Cote | Orion First Financial LLC | Paul MacDonald (Assoc.) | Ascentium Capital LLC |
| Douglas Czajkowski | Ivory Consulting Corporation | Lauren Markoe | Marlin Equipment Finance |
| Craig de Koning | Tristate Machinery Equipment Finance, Inc. | Nancy Maynard | First American Equipment Finance |
| Amber Deffert | Financial Pacific Leasing, Inc. | Steven Mayne | First American Equipment Finance |
| Julie Dickerson | BB&T Commercial Equipment Capital Corp. | Peter McCaffrey | Marlin Equipment Finance |
| Marlena Dittmar | Financial Pacific Leasing, Inc. | Mary Jo McCormick | Northland Capital Financial Services |
| Patrick Dolan (Assoc.) | | Toby McDonough | Beacon Funding Corporation |
| Mazen Elrayes | First American Equipment Finance | Will Mennesson | AP Equipment Financing |
| Jed Evans IV | Wells Fargo Equipment Finance | Zack Miller | First American Equipment Finance |
| James Fallon | Blue Street Capital, LLC | Jill Miller | Marketing Design Mix |
| Lesley Farmer | KLC Financial, Inc. | Jim Moschos | DLL Financial Services Canada |
| Drew Feller | BMO Harris Equipment Finance Company | Jenni Mott | BMO Harris Equipment Finance Company |
| Mike Flanigan | First American Equipment Finance | George Muhoray | Customers Commercial Finance |
| Chris Freds | Flagstar Bank, FSB | Dee Nariz | First National Capital Corporation |
| Brian Friedly | Ascentium Capital LLC | Dan Nelson | Tamarack Consulting, Inc |
| Jeff Fry | Element Fleet Management | Christine Nelson | Ascentium Capital LLC |
| Rebecca Gabor (Assoc.) | Beacon Funding Corporation | Greg Nicoll | ECS Financial Services, Inc. |
| Juan-Carlos Garcia | Bank of the West | Ben Nikbakht | Ivory Consulting Corporation |
| David Gill | CAFBA | Melissa Orsburne | International Decision Systems |
| Trish Gillis | BB&T Equipment Finance Corp. | Greg Pabich | Northland Capital Financial Services |
| Ryan Gilroy | First American Equipment Finance | Ina Pantelejeva | ECS Financial Services, Inc. |
| Alex Goyins | DLL | Steven Pearce | |
| Raul Harnasch | AP Equipment Financing | Jason Peryea | First American Equipment Finance |
| Jeff Hedstrom | Zions Credit Corporation | Mike Pulito | First American Equipment Finance |
| Buck Hemphill | BancorpSouth Equipment Finance | Michael Rabinowitz | BB&T Commercial Equip. Cap. Corp. |
| Michele Hiscock | Northland Capital Financial Services | Azhar Rahman | Macquarie Corporate & Asset Finance |
| Chris Ivory | Ivory Consulting Corporation | John Rawding (Assoc.) | Ascentium Capital LLC |
| Nate Jakway (Assoc.) | First American Equipment Finance | Sheena Reeves | Canon Financial Services, Inc |

2017 Membership (continued)

| Name | Company | Name | Company |
|---------------------------|---|--------------------------|---|
| Keith Reilly | BB&T Equipment Finance Corp. | Nick Toy | Bank of the West |
| Tiffany Reiter | Financial Pacific Leasing, Inc. | Megan Trutt | First American Equipment Finance |
| Stephanie Richards | Beacon Funding Corporation | Natalie Udvare | BMO Harris Equipment Finance Company |
| Wade Rignell | Financial Pacific Leasing, Inc. | Mike Van Ryen | Thermo Fisher Financial Services |
| Sade Robbins | BB&T Commercial Equipment Capital Corp. | Rhonda Van Vark | Tamarack Consulting, Inc |
| Chris Santy | Patriot Capital | Christine Vaughn | Financial Pacific Leasing, Inc. |
| Ron Schaefer | BB&T Commercial Equipment Capital Corp. | Carol Virgin | CHG-MERIDIAN USA Corp. |
| Janice Schawillie | First American Equipment Finance | Sanjay Wadhwani (Assoc.) | ECS Financial Services, Inc. |
| Taryn Schawillie (Assoc.) | First American Equip. Fin. | Dale Wallner | Beacon Funding Corporation |
| Rich Scheib | Ascentium Capital LLC | Eric Wanberg (Assoc.) | AP Equipment Financing |
| Ellyn Schueller | Northland Capital Financial Services | Angel Wargo | BB&T Commercial Equipment Capital Corp. |
| Jason Seitz | BMO Harris Equipment Finance Company | Brooke Warren | First American Equipment Finance |
| Matt Senseney (Assoc.) | BB&T Equipment Finance Corp. | Jason Warren | BancorpSouth Equipment Finance |
| Chris Shifflet | First American Equipment Finance | Annette Watkins-Harris | BB&T Commercial Equip. Cap. Corp. |
| Shannon Smith | KLC Financial, Inc. | Benjamin Watts | Ascentium Capital LLC |
| Cassandra Smith | Northland Capital Financial Services | Samantha Whittemore | Blue Street Capital, LLC |
| Sam Smith, IV | Customers Bank Commercial Finance | Burke Wiedel | American Capital Group, Inc. |
| Kyle Spalding | BB&T Commercial Equipment Capital Corp. | Lisa A. Wollney | ECS Financial Services, Inc. |
| Benjamin Stehle | Direct Capital a CIT company | Debra Wu (Assoc.) | AP Equipment Financing |
| Kris Stellflug | Corporate Financial Services, LLC | Jenny Yan | Beacon Funding Corporation |
| Nic Stephens (Assoc.) | Blue Street Capital, LLC | Carlie Yeandle | BMO Harris Equipment Finance Company |
| Pat Swanson | KLC Financial, Inc. | Bernadette Zhyzneuski | Marlin Business Bank |
| Scott Thacker | Ivory Consulting Corporation | | |

500th CLFP



On November 4, 2017, the CLFP Foundation officially reached the 500-member mark when Carol Virgin, CLFP successfully passed the exam. Ms. Virgin is the Syndication Manager at CHG Meridian and attended the Academy for Lease & Finance Professionals in Southern California. She stated, "I am happy to have the opportunity to test and expand my experiences and knowledge beyond the day-to-day demands of my job. Thank you to the previous CLFPs who worked hard to help develop these standards for our industry."

JOB SEARCHING CLFP? DON'T FORGET TO CHECK ORION FIRST!

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Test Preparation

The Foundation continued organizing the “Academy for Lease & Finance Professionals” (ALFP) and held 8 Academies in 2017 as well as one private Academy. The ALFP is a three-day event that covers all three of the mandatory sections of the exam in-depth, as well as three of the most popular elective subjects during the first two days. On the third day, the exam is offered, but not mandatory. Below are those individuals who graciously donated their time and knowledge for the cause of the Foundation.

Jim Alnas-Benson - Ivory Consulting Corp.
Brian Black, CLFP - Financial Pacific Leasing
Joe Bonanno, Esq., CLFP - Bonanno Law Office
Eric Bunnell, CLFP - Arvest Equipment Finance
Todd Buzard, CPA, CLFP - First American EF
Kevin Canepa, CLFP - Vision Financial Group, Inc.
Diana Crews, CLFP - Financial Pacific Leasing
Anne Dalgaard, CPA, CLFP - ECS Financial Services
Chris Enbom, CLFP - AP Equipment Financing
Cindy Fleck, CLFP - GreatAmerica Financial Services
Nick Fong, CLFP - AP Equipment Financing
Nancy Geary, CPA, CLFP - ECS Financial Services
Nick Gibbens, CLFP - AP Equipment Financing
Michael Green, CLFP - Dakota Financial, LLC
Mikki Henkelman, CLFP - Stearns Bank, N.A.
David Holmgren, CLFP - Ivory Consulting Corp.
Terey Jennings, CLFP - Financial Pacific Leasing
Bette Kerhoulas, CLFP - Pacifica Capital
Paul Knowlton, CLFP - TCF Equipment Finance
H. Krollfeifer, Jr., CLFP - D & H Enterprises
Chris Lerma, CLFP - AP Equipment Financing
Beth Lewis, CLFP - BB&T Commercial Equipment Capital
Zack Marsh, CLFP - Orion First Financial
Tamara McCourt, CCE, CLFP - LendSpark
Mark McKissick, CLFP - Hanmi Bank
Paul Menzel, CLFP - Financial Pacific Leasing

Chris Morell, CLFP - Umpqua Vendor Finance
Matt Mosley, CLFP - Centra Funding, LLC
Regan Mullikin, CLFP - LeasePlan USA
Chris Nagle, CLFP - DLL
Samantha Nettles, CLFP - Financial Pacific Leasing
Kathy Nordendahl, CLFP - Dedicated Funding, LLC
David Normandin, CLFP - Hanmi Bank
Greg Pabich, CLFP - Northland Capital
Matt Padden, CLFP - Padco Financial Services
Kayla Perlinger, CLFP - Stearns Bank, N.A.
Kevin Prykull, CLFP - PNC Equipment Finance
Candace Reinhart, CLFP - First National Capital
Deb Reuben, CLFP - Reuben Creative
David Salome, CLFP - Brandywine Capital
Dave Schaefer, CLFP - Orion First Financial
Kari Schaefer, CLFP - Northland Capital
Joe Schmitz, CLFP - F.I.T. Leasing
Pauniece Shuck, CLFP - Financial Pacific Leasing
Tawnya Stone, CLFP - GreatAmerica Financial Services
Lauren Timlin, CLFP - Umpqua Vendor Finance
Don Wampler, III, CLFP - FirstLease
Lia Wax, CLFP - Financial Pacific Leasing
Lisa Whitehead, CLFP - First Foundation Bank
Tobey Wilson, CPA, CLFP - ECS Financial Services
Jenny Wood, CLFP - Orion First Financial

A big thank you also goes to all of the hosts who made each of the ALFPs a success!



2017 CLFP Celebration Day



Southern California CLFPs

On August 24, 2017, CLFPs across the country gathered to celebrate their designation. The celebration kicked off earlier in the month when First American Equipment Finance prepared and served a meal at the American Cancer Society's Hope Lodge. Other events were held in Fort Smith, Houston, Bend, Milwaukee, Los Angeles, Minneapolis, Portland, Seattle, Walnut Creek, CA, and Chicago.

The CLFP Foundation will continue to celebrate the designation across the country annually and we look forward to events in more areas in 2018!

Cindy Spurdle Award of Excellence

The 2017 Cindy Spurdle Award of Excellence was presented to Brian Schonfeld, CLFP at the NEFA Fall Funding Symposium in Atlanta, GA. He was chosen as the CLFP who has contributed the most to the industry and best represent the CLFP ideals.

Mr. Schonfeld stated, "I am humbled and grateful to be selected by my fellow CLFPs to be this year's recipient of the Cindy Spurdle Award of Excellence. The CLFP Community is truly some of the best and brightest our industry has to offer, and to not only be included among them but recognized as well is a great honor. I would be remiss if I did not thank those with whom I worked closely with during my tenure on the Board of Directors; and I hope in some small way I was able to help the Foundation grow and mature to its present form."



Reid Raykovich, CLFP presents the award to Brian Schonfeld, CLFP

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Committees

In 2017, the Foundation created several new committees to support the strategic initiatives for the year. The following are the committees, what they did, and who supported them.

ALFP Committee

This committee assisted with updating the Academy slides to ensure that they reflected the *The Certified Lease & Finance Professionals' Handbook* and the CLFP exam.

Amy Spragg, CLFP (Chair)

Paul Fogle, CLFP

Beth McLean, CLFP

Jake Nguyen, CLFP

Kayla Perlinger, CLFP

Exam Committee

This committee reviewed sections of the exam, suggested questions, and reviewed the validity of the exam.

Andrew Eller, CLFP (Chair)

Sarah Michael, CLFP

Ashtyn Mohanlall, CLFP

Joe Quintero, CLFP

David Passafiume, CLFP

Handbook Committee

This committee reviewed the contents of *The Certified Lease & Finance Professionals' Handbook* and made recommendations on edits and content.

Leslie Brown, CLFP (Chair)

Rob Boyer, CLFP

Donnie Bunn, CLFP

Deb Reuben, CLFP

Marketing Committee

This committee worked to plan on the 2017 CLFP Day along with other strategic initiatives.

Joe Schmitz, CLFP (Chair)

Eric Bunnell, CLFP

Bob Fisher, CLFP

Body of Knowledge Committee

This committee recreated the Body of Knowledge that will be used as the basis for the 2018 Handbook which is currently being rewritten in its entirety.

Bob Humber, CLFP (Chair)

Chris Enbom, CLFP

Kevin Prykull, CLFP

Lia Wax, CLFP

Volunteer Subject Matter Experts:

Rob Boyer, CLFP

Todd Buzard, CPA, CLFP

Courtney Dioguardi, CLFP

Chris Enbom, CLFP

Nick Fong, CLFP

Nancy Geary, CPA, CLFP

Nick Gibbens, CLFP

David Holmgren, CLFP

Terey Jennings, CLFP

Chris Lerma, CLFP

Barry Marks, Esq., CLFP

Chris Maudlin, CLFP

Jenni Mott, CLFP

Jake Nguyen, CLFP

Raquel O'Leary, CLFP

Greg Pabich, CLFP

Kevin Prykull, CLFP

John Rosenlund, CLFP

Marci Slagle, CLFP

Shannon Smith, CLFP

Lia Wax, CLFP

Scott Wheeler, CLFP

Recertification Committee

In 2017, the Foundation replaced the prior four-year incremental recertification with an annual update on changes pertinent to the industry. This committee determined the subject content for the annual industry knowledge review.

Marci Slagle, CLFP (Chair)

Nancy Geary, CPA, CLFP

Barry Marks, Esq., CLFP

Bruce Owens, CLFP

Conferences

Thanks to our three supporting associations: the Equipment Leasing and Finance Association (ELFA), the National Association of Equipment Leasing Brokers (NAELB), and the National Equipment Finance Association (NEFA), the CLFP Foundation was honored to exhibit or participate at the following conferences/events.

ELFA

Credit and Collections Conference - Baltimore, MD

Capitol Connections - Washington DC

Operations & Technology Conference/
Lease & Finance Accountants Conference - Charlotte, NC

Annual Convention - Orlando, FL

ETAC Regional Events - Baltimore, MD; Charlotte, NC



CLFPs gave back at the ELFA Annual Conference (L to R): Jaimie Haver, CLFP; Michael Green, CLFP; Amy Spragg, CLFP; Reid Raykovich, CLFP; Rob Boyer, CLFP; Marci Slagle, CLFP



Spencer Richman, CLFP received the President's Award from NAELB President, Mike Parker at the NAELB Annual Conference. Barry Marks, Esq., CLFP (not pictured) was the co-recipient

NEFA

Spring Finance Summit - Long Beach, CA

Fall Funding Symposium - Atlanta, GA



Gerry Egan presents Kayla Perlinger, CLFP the 2017 Recipient of the Chris Walker Member of the Year Award at the NEFA Fall Funding Symposium.

Other Notable Awards for CLFPs

At the ELFA Capitol Connections event, **Rob Boyer, CLFP** was given the David H. Fenig Distinguished Service in Advocacy Award. At the ELFA Legal Forum, **Barry Marks, Esq., CLFP** received the Edward A. Groobert Award for Legal Excellence. Finally, at the Equipment Leasing and Finance Foundation's Annual Research Planning Meeting, **Scott Thacker, CLFP** was presented with the Steven R. LeBarron Award for Principled Research.

2018 Board of Directors

The Foundation's Board of Directors is comprised of seven elected Directors serving two-year terms, and three Directors appointed by the Equipment Leasing & Finance Association (ELFA), National Association of Equipment Leasing Brokers (NAELB) and the National Equipment Finance Association (NEFA) for one-year terms. Below are the 2018 Board of Directors for the CLFP Foundation:



Rob Boyer, CLFP
BB&T Commercial Equip. Cap.
ELFA-Appointed



Eric Bunnell, CLFP
Arvest Equipment Finance
NEFA-Appointed



Andrew Eller
First American Equip. Fin.
Elected



Chris Enbom
AP Equipment Financing
Elected



Nathan Gibbons, CLFP
First American Equip. Fin.
Elected



Kevin Prykull
PNC Equipment Finance
Elected



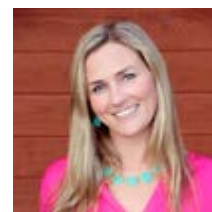
Pete Sawyer, CLFP
Sun South Equip. Leasing
NAELB-Appointed



Jason Seitz, CLFP
BMO Harris Equip. Finance
Elected



Marci Slagle, CLFP
SQN Capital
Elected



Amy Spragg, CLFP
Pacifica Capital
Past President

The Foundation would especially like to salute Leslie Brown, CLFP who served for two years; Bob Fisher, CLFP who served for four years and Joe Schmitz, CLFP whose served three years. Their terms have come to an end the Foundation is grateful for their time and commitment.



Leslie Brown, CLFP
FactOne Capital



Bob Fisher, CLFP
Ascentium Capital



Joe Schmitz, CLFP
F.I.T. Leasing



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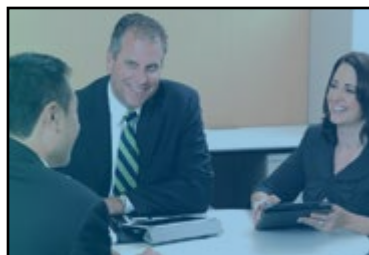
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Companies with 3 or more CLFPs

| 2017 Rank | 2016 Rank | Company | 2017 Count | 2016 Count | Change |
|-----------|-----------|--|------------|------------|--------|
| 1 | 1 | First American Equipment Finance | 73 | 62 | 15% |
| 2 | 2 | Financial Pacific Leasing | 25 | 20 | 20% |
| 3 | 3 | AP Equipment Financing | 19 | 15 | 21% |
| 4 | 4 | Ascentium Capital | 18 | 14 | 22% |
| 5 | 9 | BB&T | 16 | 5 | 69% |
| 6 | 6 | Orion First Financial LLC | 12 | 9 | 25% |
| 6 | 7 | ECS Financial Services, Inc. | 12 | 7 | 42% |
| 6 | 7 | Ivory Consulting Corporation | 12 | 7 | 42% |
| 7 | 6 | Arvest Bank | 10 | 9 | 10% |
| 8 | 10 | Northland Capital Financial Services | 9 | 4 | 56% |
| 9 | 6 | Celtic Commercial Finance | 8 | 9 | -13% |
| 9 | 11 | Marlin Business Bank | 8 | 3 | 63% |
| 9 | n/a | KLC Financial, Inc.* | 8 | 2 | 75% |
| 10 | 5 | Bank of the West | 7 | 10 | -43% |
| 10 | 7 | Stearns Bank | 7 | 7 | 0% |
| 10 | n/a | BMO Financial Group* | 7 | 1 | 86% |
| 10 | n/a | Beacon Funding Corporation* | 7 | 0 | 100% |
| 11 | 7 | GreatAmerica Financial Services | 6 | 7 | -17% |
| 11 | 8 | Hanmi Bank | 6 | 6 | 0% |
| 11 | n/a | BancorpSouth Equipment Finance* | 6 | 0 | 100% |
| 12 | 9 | Great American Insurance | 5 | 5 | 0% |
| 12 | 9 | Provident Equipment Leasing | 5 | 5 | 0% |
| 13 | 10 | BSB Leasing, Inc. | 4 | 4 | 0% |
| 13 | 10 | Commerce Bank | 4 | 4 | 0% |
| 13 | 10 | Key Equipment Finance | 4 | 4 | 0% |
| 13 | 10 | Maxim Commercial Capital, LLC | 4 | 4 | 0% |
| 13 | n/a | DLL* | 4 | 1 | 75% |
| 14 | 11 | Canon Financial Services, Inc | 3 | 3 | 0% |
| 14 | 11 | Diversified Capital Credit Corporation | 3 | 3 | 0% |
| 14 | 11 | FSG Capital Inc. | 3 | 3 | 0% |
| 14 | 11 | Innovative Lease Services, Inc. | 3 | 3 | 0% |
| 14 | 11 | International Decision Systems | 3 | 3 | 0% |
| 14 | 11 | LeaseTeam Inc. | 3 | 3 | 0% |
| 14 | 11 | Oakmont Capital Services LLC | 3 | 3 | 0% |
| 14 | n/a | Quality Leasing Co. Inc.* | 3 | 2 | 33% |
| 14 | n/a | Tamarack Consulting, Inc* | 3 | 2 | 33% |
| 14 | n/a | TEQLease, Inc.* | 3 | 2 | 33% |
| 14 | n/a | Clune & Company LC* | 3 | 1 | 67% |
| 14 | n/a | Amur Equipment Finance* | 3 | 0 | 100% |
| 14 | n/a | Blue Street Capital, LLC* | 3 | 0 | 100% |
| 14 | n/a | First National Capital* | 3 | 0 | 100% |

Thank you to our 2017 Partners!

2017 Platinum Partners

Ascentium Capital
ECS Financial Services
Financial Pacific Leasing
First American Equipment Finance
Hanmi Bank
LeaseTeam, Inc.
Orion First Financial, LLC

2017 Silver Partners

AP Equipment Financing
Arvest Equipment Finance
Dakota Financial
Stearns Bank, N.A.

2017 Bronze Partners

Bryn Mawr Funding
KLC Financial
Maxim Commercial Capital
Pawnee Leasing Corporation
Portfolio Financial Servicing Company
Quality Leasing Co.
VFI Corporate Finance

Personal Partners

Benefactor (\$250+)

Bob Fisher, CLFP
Steve Geller, CLFP
Jaime Kaneshina, BPB, CLFP
Kevin Prykull, CLFP
Reid Raykovich, CLFP
Pete Sawyer, CLFP
Amy Spragg, CLFP

Sponsor (\$100 - \$249)

Eric Bunnell, CLFP
Paul Fogle, CLFP
Dwight Galloway, CLFP
Rick Galtelli, CLFP
Brent Hall, CLFP
Jack Harvey, CLFP
Mae Philpott, CLFP
Candace Reinhart, CLFP
Deb Reuben, CLFP

Supporter (\$50 - \$99)

Bud Callahan, CLFP
Bob Humber, CLFP
Drew Olynick, CLFP
Carl Villella, CLFP

Contributor (\$25 - \$49)

Leslie Brown, CLFP
Tom Cadle, CLFP
Kevin Canepa, CLFP
Jake Cutler, CLFP
Raphael Lavin, CLFP
Mike Seyal, CLFP