

Dear Customer:

Popular Association Banking (“PAB”), a division of Popular Bank, serves the community association industry exclusively. PAB continues to be a nationwide leader in providing loans to community associations for needed repairs and capital improvement projects, with an active lending platform in over 30 states. Highlights of our loan program include personalized service, flexible loan structures, and competitive fixed rates up to 15 years. In addition to financing, PAB also offers a full array of depository services, including Lockbox and Cash Management. Our association specialists work to customize the most beneficial solutions to meet your association’s financial needs. Our service level, industry knowledge and reputation are the cornerstones of our success.

Attached is a list of PAB employees with their phone numbers and their respective job functions, to help you reach the appropriate person when you need to contact us for anything regarding your relationship at PAB.

Yours sincerely,

Molly A. Hime  
Senior Vice President, Director

**Popular Association Banking  
Contact Information**

<b>Employee</b>	<b>Region</b>	<b>Responsibility</b>	<b>Direct Phone</b>	<b>Toll free/Fax</b>
Molly Hime, <b>Director</b>	National	Division	786-953-1268	800-233-7164 / 305-821-7284
Abby Stein	National	Executive Assistant, Marketing Coordinator	786-953-1211	800-233-7164 / 305-821-7284
Nelson Lopez, <b>Operations Manager</b>	National	Loan and Deposit Operations	786-953-1132	800-233-7164 / 305-894-3201
Maria Nuez, <b>Manager</b>	National	Deposit Sales (CDARS, ICS)	786-953-1192	800-531-3573 / 305-894-3204
Nicki Roper	National	Deposit Operations	786-953-1284	800-531-3573 / 305-894-3204
Danni Cutler	National	Deposit Operations	786-953-1154	800-531-3573 / 305-894-3204
Ann Didier	National	Deposit Operations	786-953-1197	800-531-3573 / 305-894-3204
Jorge Luis Perez	National	Deposit Operations	786-953-1365	800-531-3573 / 305-894-3204
Melissa Fuller	National	Deposit Operations	786-953-1151	800-531-3573 / 305-894-3204
Tom Sullivan	West Florida	Deposit Operations/Lock Box Operations	727-631-8562	800-531-3573 / 305-894-3204
Cliff Tufts	Florida, excluding South Florida	Commercial Relationship Officer	813-310-7507	800-233-7164 / 305-821-7284
Rebecca Prieto	South Florida	Senior Commercial Relationship Officer	786-953-1221	800-233-7164 / 305-821-7284
David Shahrabani	Mid-Atlantic	Commercial Relationship Officer	973-783-0014	800-233-7164 / 305-821-7284
Grant Shetron	Northern California	Commercial Relationship Officer	510-406-3198	800-233-7164 / 305-821-7284
Larry Hooper	Southern California	Commercial Relationship Officer	714-864-5171	800-233-7164 / 866-505-7644
Charles Dozer	Midwest (OH, MI, IN, KY, TN, IA)	Commercial Relationship Officer	614-774-9020	800-233-7164 / 305-821-7284
Martin Klauber	Midwest (IL, NC, SC, WI, MO, MN)	Commercial Relationship Officer	847-322-3149	800-233-7164 / 305-821-7284
Kenneth Vasquez	South Florida	Commercial Relationship Officer	786-953-1142	800-233-7164 / 305-821-7284
Dermot Keenan, <b>Supervisor</b>	National	Loan Processing	786-953-1371	800-233-7164 / 866-505-7644
Eladia Fernandez	South Florida	Portfolio Analyst	786-953-1232	800-233-7164 / 866-505-7644
Glennys Perez	Northern California / Midwest	Loan Processing	796-953-1237	800-233-7164 / 866-505-7644
Brenda Olaechea	South Florida	Loan Processing	786-953-1380	800-233-7164 / 866-505-7644
Karla Centeno	Southern California / Mid-Atlantic / Florida	Loan Processing	786-953-1370	800-233-7164 / 866-505-7644
Stephanie Castillo	Customer Service Representative	Loan Processing	786-953-1370	800-233-7164 / 866-505-7644
Deborah Monaco, <b>Supervisor</b>	National	Loan Closing / Post Closing	786-953-1371	800-233-7164 / 866-505-7644
Georgina Fernandez	National	Loan Closing	786-953-1266	800-233-7164 / 866-505-7644
Kim Yanez	National	Loan Closing	786-953-1130	800-233-7164 / 866-505-7644
Shelley-Ann Dietrich	National	Post Closing	786-953-1144	800-233-7164 / 866-505-7644
Cliff Tufts, <b>Sales Manager</b>	National	Lockbox Sales	813-310-7507	800-233-7164 / 305-821-7284
John Marcelin, <b>Operations Manager</b>	National	Lockbox Operations	786-953-1105	786-953-1369 / 866-480-0749
Geraldo Lavin	National	Lockbox Operations	786-953-1279	786-953-1369 / 866-480-0749
Gladys Fagalde	National	Lockbox Operations	786-953-1271	786-953-1369 / 866-480-0749
Cheryl Glick	National	On Line Banking (Cash Management, Image Remote Scanner & ACH)	786-953-1102	800-233-7164 / 305-894-3201

Effective: March 9, 2016