



FOR IMMEDIATE RELEASE

Constructive Capital Hires Megan Castleton as Chief Credit Officer

Seasoned mortgage executive to drive strategic credit oversight and policies

Oakbrook Terrace, IL – December 17, 2024 – [Constructive Capital](#), a leading wholesale capital provider for mortgage brokers and real estate investors, has hired Megan Castleton as chief credit officer. In this role, Castleton will develop and implement credit policies to ensure sound lending practices and drive technological innovation.

Castleton is a seasoned mortgage operations executive with nearly three decades of expertise in credit, risk management, and fraud prevention across both commercial and residential markets. She specializes in building and scaling mortgage operations, including guideline development, underwriting systems, and servicing. Castleton has successfully implemented risk-based strategies that adapt to the evolving lending environment, with a focus on maintaining credit and operational integrity.

As chief credit officer, Castleton will drive strategic risk management by monitoring market trends, assessing credit risk, and optimizing portfolio performance to support business growth. She will lead the company's credit teams to improve underwriting processes, enhance credit quality, accelerate credit feedback to clients and partners, and direct an already high-performing credit team committed to integrity, accountability, and innovation.

Additionally, Castleton will develop and launch innovative lending products that are precisely tailored to current market demands, supporting the ongoing evolution of Constructive Capital's industry-leading credit product portfolio.

"We're delighted to welcome Megan to our team," said Constructive Capital President Ben Fertig. "She has a wealth of mortgage lending and operations experience, and a proven track record in developing automated underwriting systems and establishing policies for unique products. Megan has also driven operational growth for start-ups and private money lenders, particularly in the residential investment market, which makes her the perfect fit for this role."

"I'm thrilled to join Constructive Capital," said Castleton. "They truly value their relationships with mortgage brokers, offering reliable, fast and flexible funding that helps brokers succeed in today's competitive market and enables real estate investors to achieve their objectives. I've worked with some outstanding people throughout my career, but the Constructive team is amazing. Their focus is unmatched when it comes to providing business loan solutions for brokers. I'm looking forward to contributing to the company's continued operational success for years to come."

About Constructive Capital

Constructive Capital is the leading wholesale provider of business purpose capital serving mortgage brokers and their real estate investors. The company specializes in DSCR rental loans and residential transitional loans and is committed to delivering stable capital with speed, flexibility and reliability. Driven by a commitment to strong broker relationships, innovative technology, and exceptional service, Constructive Capital empowers their mortgage brokers to achieve their clients' residential real estate investment goals efficiently and with confidence. For more information, visit www.constructiveloans.com.

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