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LENDER

LENDER LIMELIGHT

The Power of Three

WITH KYLE CONCANNON, MICHAEL FULLER, AND BENN JACKSON

ADVOCACY

CALIFORNIA WIN

» PAGE 22

OPINION

LIQUIDITY MATTERS

» PAGE 26

FUND MANAGEMENT

BACKGROUND CHECKS

» PAGE 42

ETHICS

STANDARDS ENFORCEMENT

» PAGE 80



THE POWER OF THREE

Is Constructive Capital's new vice-presidential trio the secret sauce to record-breaking growth?

If you like games, rock, paper, scissors may top your list. For animated '90s TV shows featuring three titular characters, there's probably no one you could pick from. Motown girl group? It's got to be the Supremes.

Many of our favorite things seem to come in threes. So when it was time to promote from within, Constructive Capital leadership couldn't choose just one. Instead, they flipped the board with a new executive model: three top producers with the same core competencies, but individually exemplifying nuanced talents and abilities.

The three VPs would work closely together, reinforcing each other's strengths. They would build their individual teams—often in friendly competition with each other—but all striving toward the same goal of record-breaking origination for a company with sky-high goals and something of a unique business model in the industry.

Of course, this bright new plan was still at the drawing board. In practice, wouldn't a three-pronged vice-presidential unit have just as much chance for infighting, power games, and turf-hoarding as they would becoming the singular example of teamwork and positive company culture?

Fortunately, no chance at all when you consider the trio Ben Fertig, Constructive Capital's president, had in mind.

He promoted Kyle Concannon, Michael Fuller, and Benn Jackson to vice president

MAD LIBS: MEETING EDITION



Jackson: "Well, it's like this, Amanda: _____."



Concannon: "You've got to see this video! It's the cutest little _____."



Fuller: "Why do our meetings always end with Kyle and Benn off talking about _____."

roles in April of this year. Together they bring more than three decades of real estate and lending experience alongside an uncommon blend of competitive collaboration and complementary leadership styles.

STREAMLINING BROKER SUCCESS

Constructive Capital is a national wholesale capital provider for small- to midsize mortgage brokers and private lenders in the business-purpose loan market, specifically 1-4 unit DSCR loans. The company's strategy is designed to simplify lending, reduce overhead, and mitigate risk for their clients, who they believe are the backbone of the private lending industry.

Unlike borrower-direct lenders, the company operates discreetly in the background, empowering brokers to grow their businesses independently.

"We're like a trusted consultant," said Jackson, who is vice president of wholesale lending. "Once someone signs up with

Constructive Capital, they learn the guidelines, they learn how to price a loan, so they can run with it independently, but with our advisement along the way."

This focus on broker-centric support is a pillar of Constructive Capital's success, but it's the team behind the curtain that truly makes the magic happen.

Concannon, Fuller, and Jackson each live by a motto that drives their efforts.

"IKIGAI— FIND YOUR PURPOSE"



Concannon holds a degree in building construction management from Purdue University. Like Jackson, he serves as a vice president of wholesale lending, a role focused on managing client relationships. He embodies the Japanese philosophy of ikigai, which translates to "finding your purpose." This philosophy guides his approach to work and leadership, combining passion and precision.

"Ikigai means what you're good at, what you love, what the world needs, and what you can get paid for," Concannon said, explaining the concept he learned about during Six Sigma training. "If you find your ikigai, you're in the sweet spot, and you should keep doing it. I think that's where we are at Constructive. We're all having fun, closing a bunch of loans, and growing the business."

"WE WERE THE BIGGEST PRODUCERS AT THE COMPANY, AND NOW WE CAN REALLY CRAFT HOW WE WANT THE PRODUCT TO BE AND HAVE EVEN MORE INPUT INTO HOW WE THINK THINGS SHOULD FLOW THROUGH THE SYSTEM."

Concannon's journey with Constructive Capital began at a time when the company had made a simple yet insightful observation: There was a significant gap in the market for small to mid-sized mortgage brokers. These brokers often struggled to find the right capital solutions, and the model Constructive Capital was formulating filled that sweet spot.

"We empower the brokers to run their businesses with us," said Concannon. "We don't want any credit. We just want them to do amazing work."

Concannon said Constructive Capital's broker-centric model flourished, particularly during the COVID-19 pandemic. With interest rates dropping, the demand

for loans surged, and Constructive Capital was well-positioned to support brokers when other lenders faltered.

"COVID just really added a lot of energy to our production," he recalls. "We were set up to help brokers grow, and we've just grown with them ever since."



"ONE FOR ALL, AND ALL FOR ONE"

Fuller's approach to leadership is grounded in the belief that success is a collective effort: "One for all, and all for one."

"The three of us got promoted together and we speak several times a week—if not all the time. We're happy to jump in and help each other," said Fuller, who focuses on product enhancement in his role as vice president of product-wholesale. "If someone has a better answer or an easier answer, a quicker answer, or is more in tune to assist in any way, we let that happen. There's no territorialism here. We all really want to see everybody succeed—to the point where if we think someone would work better with one of the others, we'll move them around."

Fuller, who has a degree in economics from Binghamton University, touts a leadership style that emphasizes building relationships, both within the company and with clients.



“I visit many of my clients monthly,” he said. “Having that one-on-one time with them is really important. It helps build trust, and that’s what makes clients stick with us even when things go wrong.”

Like his colleagues, Fuller started at Constructive Capital as a loan officer, hustling to bring clients through the door. Over time, he and the others built their own brands within the company, earning a reputation for excellence.

“We all started as loan officers ... building up our business and our expertise, building up our reputation within the company,” he recalls. “Because of our success in building our own individual brands, the company felt we were in a good position to ... lead our own teams and that’s evolved to the point where we have even more responsibility.”

Their collaborative mentality has allowed Fuller, Concannon, and Jackson to foster a work environment where egos are checked at the door.

“None of us really have a huge ego,” said Concannon. “That helps contribute to a team atmosphere.”



“SUCCESS ISN’T ACCIDENTAL”

Jackson, who has a degree in finance and investment management from the University of Illinois-Chicago, believes success is never accidental, so you must craft opportunities. As the last of the trio to join the company, Jackson quickly rose through the ranks, making

a name for himself by building strong relationships with clients and leveraging those connections to drive success.

“Each of us runs our own respective teams, and we all contribute individually,” Jackson explained. “We want everyone to be successful, and coaching is a big part of that. We’re the happiest three people when everyone in the company is hitting their goals, like in July when we posted our record revenue month.”

Jackson’s emphasis on teamwork is evident in the way the three operate. Although each vice president leads their own team of loan officers, they frequently rely on one another for support.

“We can all depend on each other,” Jackson said. “We’ve had to many times. I’ve had to go to Michael and Kyle, or Kyle’s come

“ IF SOMEONE HAS A BETTER ANSWER ... WE LET IT HAPPEN. THERE IS NO TERRITORIALISM. ”

FAVORITES

MOVIE/TV SHOW?

Concannon: **Seinfeld**
Fuller: **Blazing Saddles**
Jackson: **Caddyshack**

PLACE TO TRAVEL?

Concannon: **The Caribbean**
Fuller: **Anywhere**
Jackson: **South America**

SEASON?

Concannon: **Fall**
Fuller: **Spring**
Jackson: **Summer**

HOLIDAY MOVIE?

Concannon: **Elf**
Fuller: **None**
Jackson: **Die Hard**

WEEKEND ACTIVITY?

Concannon: **Hiking**
Fuller: **Time with family**
Jackson: **Hiking, biking, renovating houses**

GUILTY PLEASURE?

Concannon: **Million dollar listing**
Fuller: **Afternoon naps**
Jackson: **Good cigar**

to us for help. ... We're all pushing in the same direction, and being able to depend on each other is really important."

This spirit of collaboration is one of the defining features of Constructive Capital's leadership. Despite being top producers and internal competitors, the trio has managed to strike a balance between competition and cooperation.

"We all want to see each other do well," said Jackson. "That's what makes it work."

CONSTRUCTIVE COMPETITION

As top producers, Concannon, Jackson, and Fuller are constantly pushing each other to excel. Yet, this competition is never destructive—instead, it's a

driving force for innovation and growth. Their competition is constructive.

"We're always helping each other out," said Jackson. It's about making the company better, not about outdoing each other."

Concannon agrees, adding that each of their recent promotions to vice president has only strengthened their collaboration.

"We were the biggest producers at the company, and now we can really craft how we want the product to be and have even more input into how we think things flow through the system," Concannon said.

Sometimes a plan plays out so well, you start wondering if it's your new secret sauce to success. Just three months after giving the trio free reign, Constructive Capital posted its highest revenue month in history.

July marked more than \$200 million in revenue, and they were on track to break their record again the following month.

"It's super exciting to be at the forefront of this," said Jackson. "

SHAPING THE FUTURE TOGETHER

Looking ahead, the trio is confident Constructive Capital is poised for even greater success.

Concannon, Jackson, and Fuller see their roles as more than just leading teams—they are actively shaping the future of the company.

"We look at this company like it's our own and how we think it can work," said Concannon. "We can build it in our image,

and we're invested for the long-term."

As Constructive Capital continues to grow, Concannon, Fuller, and Jackson remain focused on serving the small to mid-sized brokers that have driven the company's—and the industry's—success.

"We're focused on the client so they can grow their individual businesses and brands ... and can look great in front of their borrowers," said Concannon. "That's what it's all about."

In an industry where success often hinges on individual performance, Constructive Capital's musketeer approach to leadership demonstrates that teamwork, trust, and a shared vision can be the ultimate competitive advantage. So our favorite "three" of the moment? C, F, J. 🍷



THIS
OR
THAT

CONCANNON
FULLER
JACKSON

TEXT OR CALL
C F J
PEN OR PENCIL
C: "ZEBRA PEN"

EGGNOG OR HOT CHOCOLATE
C F J
COMEDY OR MYSTERY

CROSSWORD OR SUDOKU
C F J
MOUNTAIN OR BEACH

NIGHT OWL OR EARLY BIRD
C F J
READ OR PLAY A GAME

PLAN AHEAD OR WING IT
C F J
ONE, TWO, OR THREE