

NEWS RELEASE Media Contact: Bonnie Habyan

914.815.9806

X-Caliber Rural Capital Appoints Anna West President

Irvington, NY – January 9, 2024. X-Caliber Rural Capital, an affiliate of X-Caliber Holdings and a U.S. Department of Agriculture (USDA)-licensed lender for rural business and economic development projects, today announced it has appointed Anna West President of the USDA lending firm. In her new role, West will oversee the daily operations of the company's USDA OneRD lending platform from new business to originations through closing.

West most recently served as Executive Managing Director. She has more than 15 years of experience with extensive knowledge in facilitating all of the USDA's available rural development programs. During the course of her career, she has had experience in nearly all stages of the comprehensive USDA loan process - from origination, underwriting, construction monitoring, closing, and servicing of USDA loans, and also has deep knowledge in the grants offered by USDA Rural Development through more than 15 programs.

"Anna has been instrumental in helping develop and strategically grow our platform," said Co-Founder Jordan Blanchard. "She has an unprecedented level of industry expertise and we look forward to expanding our business under her leadership as we build on our foundation of success."

Prior to X-Caliber Rural Capital, West's previously served as a senior loan officer in the Energy and Infrastructure Lending Group at Live Oak Bank. In that role, she leveraged the USDA's unique loan programs, specifically those under the Community Facilities and Business and Industry categories, to provide competitive financing for rural businesses across America.

West spent seven years directly with the USDA as a loan specialist.

West received a Bachelor of Science in Accounting and a Master of Business Administration in from the University of Tennessee, Chattanooga.

About X-Caliber Rural Capital

<u>X-Caliber Rural Capital</u> is the USDA OneRd's Top Lender by Volume for Fiscal Year 2023 and Top Overal Lender. The company is an affiliate of <u>X-Caliber Capital Holdings</u>, a national real estate

lending and investment firm. X-Caliber Rural Capital is a national, licensed and approved <u>U.S.</u>

<u>Department of Agriculture</u> lender that provides financing for rural business and economic development projects under four flagship programs that fall under the <u>OneRD</u> Guaranteed Loan Initiative. The Company is dedicated to creating attractive solutions for its borrowers that meet the needs of rural communities throughout the country.

Follow X-Caliber Rural Capital on LinkedIn.

About X-Caliber Capital Holdings (X-Caliber)

X-Caliber is a nationally recognized commercial real estate finance franchise whose affiliate companies provide direct mortgage lending, servicing, advisory, and investment opportunities leveraging expansive and innovative lending platforms that offer FHA, bridge, USDA, and C-PACE financing.

X-Caliber is focused on providing clients with the best capital solutions available to achieve their business goals, while focusing on some of the nation's greatest challenges – affordable housing, the environment, care for our seniors, and rural businesses.

X-Caliber has executed billions in loan transactions and has several business lines including X-Caliber Capital LLC, the FHA lender and servicer; X-Caliber Funding LLC, a bridge to HUD platform; CastleGreen Finance, focused on Commercial Property Assessed Clean Energy (C-PACE) financing; X-Caliber Rural Capital, a USDA-licensed lender; X-Caliber Investment Management, a specialist investment firm, and X-Caliber Advisors, a commercial real estate advising firm.

X-Caliber and its affiliates have team members located in 11 states across the country.

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