

# Cash Management | Organization Chart

 (As of January 1, 2026)

**Carl McLaughlin** | Vice President



**Wendy McCain**  
Director Cash Management



**Susan Luo**  
Compliance Director

**Monyette Perry**  
Supervisor

**Ruth Tsen**  
Professional

**Kevin Cesario**  
Professional

**Erika Williamson**  
Professional

**Tommy Fuqua**  
Manager

**Khary Earley**  
Senior

**Katie Pearson**  
Professional

**Rohini Ramakrishnan**  
Senior

**Zinet Abubeker**  
Senior

**Naomi Stevenson**  
Compliance Sr

## Cash Management

Cash Management Activities: Ensure all counterparty wire instructions and payments made use accurate instructions and handled securely. Receivable wire activity identifies and posts all Multifamily incoming wires to ensure correct identification and posting to GL Account for MF Financial Reporting. Provide Cash Flow Forecasting for various incoming and outgoing Multifamily activities to assist with overall enterprise daily liquidity position.

Operational Close Activities: Aggregates reporting for certain 3rd party Credit Enhancements for Financial Reporting.

## Office of the Trustee

Responsible for the governance of trustee obligations for all Multifamily securities programs where Freddie Mac serves as the Trustee. Key responsibilities include new deal execution, trustee accountability matrix and conflict of interest evaluations.

# Loan Servicing | Organization Chart

(As of January 1, 2026)



## Carl McLaughlin | Vice President



**Justin Burch**  
Director



**Ross Romano**  
Manager



**Felicia Hicks**  
Manager



**Audrey Williams**  
Supervisor

**Steven Dillon**  
Team Leader

**John "JT" Georgelas**  
Associate

**Christine Minor**  
Senior

**Sarah Kummer**  
Associate

**Vacant**  
Senior Analyst

**Vacant**  
Associate

**Kalani James**  
Senior

**Christian Peterson**  
Associate

**Neha Kulkani**  
Professional

**Maya Fawzi**  
Analyst

### Loan Servicing, Payoffs/Releases, Master Servicing, Investment Funds and Whole Loan Funds

Ensure that servicer investor reporting and remittances are reconciled to FM expected principal, interest and fee amounts for all Multifamily products (Loans, Bonds, TEBS,

PCs, Transitional Lines of Credit, K-Deals®, SB-Deals® and other securitizations, Investment Funds and Whole Loan Funds). Confirm servicer-calculated curtailment and payoff amounts of UPB, Prepayment Fees/Yield Maintenance and other fees. Prepare final payoff statements and manage release requests submitted by servicers. Act

as Master Servicer for K-Deals, SB-Deals and other securitizations, advance on delinquent loans, and perform reconciliations to ensure accurate and timely reporting and remittance of principal, interest, payoff amounts and various fees to Certificate Administrators. Act as Administrative Manager for B-Piece Buyer in

KJ securitizations, reconcile monthly amounts and make distributions to funds, prepare contribution notices for Investment Fund Capital Calls. Act as facility lender for Whole Loan Funds.

# Loan Servicing | Organization Chart

(As of January 1, 2026)



**Carl McLaughlin** | Vice President



**Justin Burch**  
Director



**Todd Everts**  
Sr. Manager



**Lynn Larabee**  
Sr. Manager



**Memorie Bonham**  
Sr. Manager

**Jenelle Cooper**  
Team Leader

**Gerard Martin**  
Professional

**Elsy Chavez**  
Team Leader

**Chavella Bratten**  
Senior

**Floriane Beyegue**  
Professional

**Kim Trent**  
Senior

**Maria Uzcategui**  
Senior

**Sherry Bell**  
Senior

**Mark Wells**  
Senior

**Kauser Ahmed**  
Senior

**Jerry Goolsby**  
Tech Lead

**Jessica O'Brien**  
Senior

**Kristin Williams**  
Senior

**Tracy Russell-Watkins**  
Senior

**John Dixon**  
Senior

**Monika Kluczyk**  
Associate

**Keva Chawla**  
Associate

**Danny Nguyen**  
Associate

**Andrew Turngren**  
Senior

**June Sutherland-John**  
Senior

## Loan Servicing, Payoffs/Releases, Master Servicing, Investment Funds and Whole Loan Funds

Ensure that servicer investor reporting and remittances are reconciled to FM expected principal, interest and fee amounts for all

Multifamily products (Loans, Bonds, TEBS, PCs, Transitional Lines of Credit, K-Deals®, SB-Deals® and other securitizations, Investment Funds and Whole Loan Funds). Confirm servicer-calculated curtailment and payoff amounts of UPB, Prepayment Fees/Yield Maintenance and other fees. Prepare

final payoff statements and manage release requests submitted by servicers. Act as Master Servicer for K-Deals, SB-Deals and other securitizations, advance on delinquent loans, and perform reconciliations to ensure accurate and timely reporting and remittance of principal, interest, payoff amounts

and various fees to Certificate Administrators. Act as Administrative Manager for B-Piece Buyer in KJ securitizations, reconcile monthly amounts and make distributions to funds, prepare contribution notices for Investment Fund Capital Calls. Act as facility lender for Whole Loan Funds.