

Vincent Toye

Executive Vice President and Group Head
Community Lending and Investment
Wells Fargo & Company



Vince Toye is an executive vice president and group head of Wells Fargo Community Lending and Investment. The group lends to and invests in communities and businesses in support of Wells Fargo's commitment to economic development, job creation, and affordable housing. This is accomplished through low income housing tax credit and new market tax credit investments; as well as community development lending for affordable housing and providing debt and/or capital to CDFIs. Based in New York, he oversees more than 200 team members doing business in regional offices throughout the country.

Before his current role, he held the position of government-sponsored enterprise (GSE) head of Production for Wells Fargo Multifamily Capital from 2006 to 2018, which specializes in GSE financing through Fannie Mae and Freddie Mac programs and Federal Housing Administration (FHA)-insured financing. He was responsible for managing the GSE originations team, increasing production, and he oversaw Wells Fargo's relationships with Fannie Mae and Freddie Mac. He also oversaw growth of Wells Fargo's regional and national borrower relationships and was responsible for building cross-sell relationships with other Wells Fargo business groups.

Before that, Vince was a vice president (VP) at Fannie Mae responsible for Multifamily Customer Management at the Eastern Business Center (EBC), reporting to the VP for Multifamily Sales and Marketing. He managed the Multifamily EBC and its eight lender and large borrower relationships. The EBC lenders generated in excess of \$7 billion in financings between 2005 and 2006.

Vince joined Fannie Mae in 2001 as director of Marketing for Affordable and Capital Markets. He was named head of the Midwest Regional Office in May 2003. Before joining Fannie Mae, he was the senior vice president at First Union National Bank where he held various roles in the SBA Lending Group, Community Development Lending Group, and the Consumer Banking Group. Before First Union, he was at M&T Bank and Chemical Bank.

Vince received his B.S. in aerospace engineering from the University of Virginia, where he was a three-year letterman for the football team and was named to the All-Atlantic Coast Conference Academic Football Team. He received his M.B.A. from The Wharton School of Business at the University of Pennsylvania.

Together we'll go far

