

Mr. Joe Pizzutelli is the Head of National Production for M&T Realty Capital Corporation, M&T Bank's off-balance sheet lending subsidiary, which originates placements with Fannie Mae, Freddie Mac, FHA, life companies, debt funds and CMBS. He is also responsible for M&T's on-balance sheet multifamily bridge platform focused on transitional and lease-up multifamily assets across the country. M&T RCC originates approximately \$6 billion across its platforms annually.

Prior to leading production at M&T RCC, Mr. Pizzutelli was a Group Manager in the New York City commercial real estate department at M&T Bank where he was responsible for originating, underwriting, negotiating and closing highly complex commercial real estate loans for the Bank's \$8 billion NYC commercial real estate portfolio. This included approx. \$1B in construction loans annually.

Joe was raised in Rochester, New York and currently resides in Larchmont, NY with his wife, Jenna, and their three children. Outside of the Bank, Mr. Pizzutelli is on the National Board of the Real Estate Lenders' Association and a Board Member of Habitat for Humanity NYC's Community Development Financial Institution Fund.

Mr. Pizzutelli received his BS and MBA from SUNY at Buffalo.