



Putting Clients First:

How and Why Northmarq Delivers Tailored
Agency Lending Solutions

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At Northmarq, our foundation is built on delivering client-first solutions tailored to each borrower's specific needs. Agency lending is a core part of what we do, but our objective goes beyond simply closing transactions. We focus on serving as trusted advisors, prioritizing what is best for our clients at every stage of the financing process.

This philosophy, combined with our privately held structure and a team with deep experience from Fannie Mae and Freddie Mac, allows us to provide transparent, flexible agency lending solutions. By aligning our structure, expertise and decision-making around our clients' goals, we help borrowers navigate complexity with confidence and achieve durable, long-term outcomes.

Client Needs Drive Every Decision

Northmarq's approach is centered on understanding our clients and offering options that truly align with their goals. Rather than fitting clients into predefined lending solutions, we assess their unique situations, ask the right questions and explore the full spectrum of possibilities.

Whether that is an agency loan, a life insurance company solution, bank financing, a bridge loan or another capital source altogether, our priority remains helping clients achieve long-term success.

Because of this client-first philosophy, we are not guided by decisions that maximize fees or pre-determined corporate financial goals. For example, some firms may encourage certain options, such as agency loans, primarily because of the long-term servicing opportunity. At Northmarq, we value our role as trusted advisors over the financial outcome of any single transaction, and we are committed to recommending the solution best suited to each client's short-term needs and long-term objectives.



Privately Held Structure Creates Freedom

One of the most significant advantages at Northmarq is our privately held structure. This independence allows us to focus on relationships rather than external shareholder demands or quarterly earnings pressures, and the corporate financial pressures that come with those requirements. We make decisions based on what's right for the client and the longevity of that relationship, not what will yield immediate returns.



This structure provides flexibility that resonates with clients. When financing decisions are complex or involve multiple options, our clients can trust that our recommendations come without hidden priorities. We take the time to walk clients through proposals so they understand the trade-offs associated with each option.

Even in cases where another lender offers a better solution, we support our clients in making that decision. This transparency has proven to build loyalty and trust over many decades.

VIEWPOINT



One of the biggest differences I've experienced moving from a public to a private company is the quality and availability of resources, especially human capital. When your team is well-supported and thoughtfully staffed, it changes everything. You have the space to collaborate deeply, think strategically and focus on long-term outcomes rather than short-term fixes. That kind of environment empowers you to show up fully for clients and make decisions with clarity and confidence."



JOHN BANAS

Senior Vice President/
Managing Director of Debt + Equity,
Philadelphia



Expertise Rooted in Agency Knowledge

At Northmarq, while our private ownership may be a meaningful differentiator, our internal agency financing team is what truly sets us apart. Many of our professionals bring foundational experience from careers at Fannie Mae, Freddie Mac and other industry-leading organizations. This includes both production and credit teams, whose firsthand Agency experience enables us to deliver solutions that work for clients, even in challenging circumstances.

Just as our ownership structure provides independence, our team's background with the agencies, combined with long-tenured multifamily-focused professionals, allows us to structure transactions thoughtfully and effectively. This depth of experience gives our team a clear understanding of how agency decisions are made, how risk is evaluated and how processes unfold.

That insight helps us anticipate potential issues and address them early, resulting in smoother execution for our clients. It can be particularly valuable when transactions require additional clarification or advocacy with the Agencies.

For example, one of our team's strengths lies in appealing agency decisions when terms do not align with a client's needs. When agency teams are managing heavy workloads, credibility and long-standing relationships matter. Northmarq understands when and how to engage the appropriate contacts to seek thoughtful review, drawing on years of experience working alongside these professionals as colleagues and trusted financing partners.

VIEWPOINT



We had a high-stakes transaction with a managed borrower where valuation issues threatened to cut proceeds on a locked deal. For most lenders, that would've been the end of the conversation. But our Agency Team stepped in, sat down with Fannie Mae credit and successfully adjusted the LTV stipulation, preserving full proceeds for the client. That kind of advocacy isn't just rare; it's relationship-defining. The client walked away, not only satisfied, but genuinely impressed by how far we were willing to go to protect their interests."



ALEX KANE

Senior Vice President,
Newport Beach



Adaptability and Resilience in Any Market

One of the hallmarks of Northmarq's client-centric philosophy is our ability to remain flexible and adaptive across changing market conditions. Real estate lending is rarely static, and market cycles can shift quickly. We help clients navigate these changes by identifying options that align with current conditions while supporting longer-term objectives.

Our approach is grounded in understanding the broader market environment and ensuring clients have access to the most appropriate financing solutions at a given point in time. Whether that involves refinancing, restructuring, or exploring alternative options, our team works to position clients to make informed decisions as conditions evolve.

Dedicated to Building Long-Term Partnerships

Northmarq's commitment to long-term relationships is central to how we work with clients. We believe those relationships are built on transparency, consistent communication, and a shared focus on outcomes. Clients return to Northmarq because they know what to expect: an advisor focused on their objectives, not transactional gain.

A recent example of this partnership is our work with a long-standing client on a complex \$500 million transaction. Over a relationship spanning decades, we worked with the client to evaluate multiple financing options, ensuring each decision was well informed and aligned with their broader strategy. By prioritizing the client's long-term success, we strengthened a relationship that continues to deliver value on both sides.

VIEWPOINT



One of the biggest things I've gained at Northmarq is the collaborative mindset across the debt + equity team. Outside of Agency financing, producers here genuinely help each other build new relationships and expand existing ones. That kind of teamwork has accelerated my growth and made me a better resource for my clients.



RONNIE JEWELL

Vice President, Producer,
Dallas



The Northmarq Difference

Our focus on clients, combined with the experience of our Agency team, distinguishes Northmarq in agency lending. We are not simply executing transactions; we are helping clients make informed financing decisions that support long-term objectives.

For borrowers seeking an agency lending partner with the flexibility, experience, and judgment to recommend the right solution, Northmarq provides guidance grounded in advocacy and transparency. We work alongside our clients to navigate complexity and pursue outcomes aligned with their goals.



For more information please contact:

John Banas | *Managing Director*
jbanas@northmarq.com | (215) 484-0319

Alex Kane | *SVP - Senior Director*
akane@northmarq.com | (424) 422-0912

Ronnie Jewell | *Vice President - Producer*
rjewell@northmarq.com | (972) 455-4910

Jay Donaldson | *President, Agency and FHA Finance*
jdonaldson@northmarq.com | (301) 718-6678

Jeffrey Ketron | *Senior Vice President - Head of Multifamily Agency Production*
jketron@northmarq.com | (301) 654-5712

Bianca Farrington | *Content Marketing Manager*
bfarrington@northmarq.com | (972) 637-2159

Lanie Beck | *Senior Director, Content and Marketing Research*
lbeck@northmarq.com | (918) 494-2690

Northmarq

3500 American Blvd W | Suite 500
Minneapolis, MN 55431
(952) 356-0100
www.northmarq.com