

## Ann Hambly Founder & CEO

Ann is the Founder and CEO of 1<sup>st</sup> Service Solutions; the industry's 1<sup>st</sup> borrower advocate and the industry's 1<sup>st</sup> and ONLY rated borrower advocate. After spending 30 years of her career in servicing for commercial real estate, it became very clear to Ann that OWNERS needed help maneuvering through the simplest of requests on CMBS loans due to the very structure of CMBS. Ann has a tremendous passion for helping and serving people which is what made her successful in servicing. In 2005, she took that passion and created the 1<sup>st</sup> borrower/owner advocate for CMBS loans; 1<sup>st</sup> Service Solutions. Being a successful borrower advocate takes a deep understanding of the CMBS structure, servicer's rules and mentality, as well as the ability to think creatively to find a solution to problems.

Ann is a sought-after speaker, teacher and advisor whose clients have included JP Morgan, KIMCO, Phillips Edison, Hines, Inland, CBL, Newmark Merrill, CBRE, Eastdil, and HFF.

Ann spent the first 30 years of her career heading up some of the largest servicing shops in the industry: Prudential, GE Capital, Nomura to name a few. In those roles, she negotiated hundreds of Pooling and Servicing Agreements (which govern the servicer's roles in CMBS transactions), led up to 200 asset managers and the credit committees which make decisions on CMBS loans. During this time, she was also instrumental in developing best practices in the industry and chaired many committees. She served on the board of CREF C and other trade associations and served as the first female chair of the Mortgage Bankers Association commercial board.

Throughout her career, Ann has won many awards and was recently inducted into the Hall of Fame for commercial real estate women (one of only 18 women). She has been named a Legend in Real Estate by RE Forum, been named as one of the top 10 most distinguished women in real estate by the MBA, and was recently featured in William Shatner's TV show "Moving America Forward" (where Mr. Shatner features entrepreneurs who have helped shape America).

Ann and her husband live in Southlake, TX and have two grown sons and six grandchildren.





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