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## **Arbor appoints Hay director of Bethesda office**

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Arbor Commercial Mortgage, LLC has appointed John Hay director in Arbor's Bethesda office. Hay is responsible for originating loans nationwide using Arbor's complete product portfolio with a special focus on Fannie Mae DUS, Federal Housing Administration (FHA) and bridge loan transactions. He reports to Ken Fazio, senior vice president, national production manager.

Hay has 23 years of diversified experience in the business. Prior to joining Arbor, Hay was a senior loan officer with Alliant Capital, LLC, a Fannie Mae DUS Multifamily lender.

Hay received his Master of Business Administration degree in Finance and Entrepreneurial Management from the University of Pennsylvania's Wharton School. He received his Bachelor of Engineering degree in Electrical Engineering and Mathematics from Vanderbilt University.

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