



Cort Chalfant
Managing Member, Nexus Private Capital

PROFESSIONAL SUMMARY

Cort Chalfant is the Managing Member of Nexus Private Capital. He is a seasoned executive in multi-state real estate acquisitions, asset management, leasing, development and debt transactions. Mr. Chalfant has a demonstrated track record of excellence managing a diverse range of real estate projects and affiliate operating companies dating back to the 1970's.

Cort's core competencies are (a) the synthesis of complex business opportunities, threats, resources and conditions into winning strategic plans; (b) financial underwriting; and (c) mentoring high performing teams. He is a skilled negotiator of legal contracts, leases, ordinances and agreements who has a solid understanding of mortgage and capital markets, syndications and capital formation.

Cort is a team player who is proud to have earned the near universal respect of his peers, clients and investors no matter what the mission. His core values are integrity, loyalty and hard work.

Prior to founding Nexus Private Capital, Mr. Chalfant was a senior Manager in three, boutique, private equity sponsored, real estate investment firms for more than twenty years. Prior to that, he was born into a family business that designed and built nearly \$100 million of residential and commercial property primarily in the Delaware Valley.

Record Setter with Every Employer Since 1990
Go-To Person for Problem Asset Turnarounds
Track Record of Consistently Outperforming Business Plans

- Decades of real estate acquisitions, asset management and development experience (Office, retail & industrial properties, single family, condo. & master-planned community development)
- Acquisition and/or Asset Management of 1.6 msf of commercial property from California to New Jersey
- Ten Years as the #2 Executive in one of the most successful master planned communities in the country (featured on ABC Nightline as "*The Last Boomtown in America*" - 2008 (development and sale of over 5,000 residential lots plus an active Town Center))
- Developed two sizeable & successful business parks (Tucson & Phoenix)
- Preferred Developer for McDonalds USA (Southern Arizona)
- Former Senior Executive: diverse range of affiliate operating companies

MOST RECENT EMPLOYERS

Coast Range Investments, Vice-President. Primary author of strategic and financial master-plans for large-scale real estate projects in Austin, Texas & Albuquerque, N.M. encompassing 14,100-acres planned for 30,000 homes.

Rancho Sahuarita Companies, Senior Vice-President. Primary author of strategic and financial master plans for one of the most successful planned communities in the country (Rancho Sahuarita, Tucson, AZ 3,000-acres, 10,000 homes). Director and/or President of critical operating affiliates including a private water utility awarded *Best Small Utility - Arizona* designation in 2010, commercial development and active-adult development entities).

Holualoa Companies, Acquisitions & Asset Manager. Sourced, acquired and/or asset managed over 1.6 million sf of office, retail and industrial properties over a multi-state area. Successfully, developed two, sizeable business parks. Active underwriter of venture capital investments and defaulted CMBS mortgages.

EDUCATION, LICENSES & COMMUNITY SERVICE

MBA, University of Arizona, Graduated #1 in Class (tied), 4.0 GPA, Winner, Harvard Case Competition

BBA, Finance, University of Delaware, Summa Cum Laude, #1 Finance Student, 3.9 GPA

Current or Former Licenses: Real Estate Sales (AZ & TX), KB-1 General Contractor (exp.), Series-7 & 63 Securities (exp.), Mortgage Originator (fully qualified currently, but not pulled).

Long List of Community Service: (Urban Land Institute, Pima County Real Estate Research Council, Tucson Chamber of Commerce, Albuquerque Economic Development Council, American Association of Private Lenders & many more).



Sandra (Sandy) M. Alter
Chief Operating Officer, Nexus Private Capital

PROFESSIONAL SUMMARY

Sandy brings extensive expertise in real estate acquisitions, finance, asset management and accounting to Nexus Private Capital. She is a high-character, diligent professional who leads by example.

Sandy began her career in 1989 as an Asset Manager in the REO department of Sunstate Savings & Loan Conservatorship during the height of the Resolution Trust Company (RTC) meltdown. Since then, she has acquired, asset managed and/or sold office, retail, hospitality, self-storage and multifamily properties valued in excess of \$1.8 billion while accumulating a long list of professional and community service distinctions.

Prior to joining Nexus Private Capital, Sandy was successively Vice President at the Tucson office of Newmark Grubb Knight Frank, one of the world's leading commercial real estate advisory firms, and Vice President at Rein & Grosseohme Commercial Real Estate in Scottsdale, Arizona. As a commercial real estate broker, she advised clients on sizeable real estate investment and lease transactions throughout the southwest United States.

Previously, Sandy founded Alter Factor Company, which provided private loans secured by receivables to operating companies and Arizona Receiver Group, LLC, a court-appointed receivership services company that performed fiduciary duties to the parties of troubled loans and REO workouts, respectively.

From 1994 thru 2009, Sandy was an Acquisitions and Asset Manager with Holualoa Companies, a private real estate investment firm that has acquired in excess of \$2 billion in commercial real estate in the United States and Europe on behalf of a select group of investors since 1985. In 1995, she recommended Cort Chalfant, Principal of Nexus, to the same position with Holualoa, which is where their long-standing friendship and professional relationship began.

Sandy received a degree in accounting from the Curtis L. Carlson School of Management at the University of Minnesota and an MBA from the University of Phoenix. She is an active member in her community, where she is fully invested in everything she does.

A resident of Tucson, Arizona, Sandy spends her free time fundraising for the Leukemia & Lymphoma Society through coaching and cycling. In addition, she is a Board of Directors Member and Treasurer for both the West Point Parents Club of Southern Arizona and a Tucson Chapter of Toastmasters International, a well-established, non-profit educational organization that teaches public speaking and leadership skills through a worldwide network of clubs.

Tiffany Jarvis
Senior Underwriter, Nexus Private Capital



Mrs. Jarvis joined Nexus in 2024. She has extensive experience evaluating real estate investments and hands-on construction knowledge garnered from a real estate career dating back to 1996. Her experience allows her to see the complete picture of a project.

Tiffany began her career in banking, focusing on Commercial Lending and Treasury Management. She worked her way up to Vice President overseeing her department and several employees most recently at ANB (American National Bank) in Kansas City. Her background in lending offers valuable insight into analyzing deals while her preference working for smaller community banks allowed her to form solid, long-lasting relationships with her clients.

In 2016, Tiffany left her nearly 20-year career in banking to start her own company doing what she loves most, real estate investing. She pursued this passion by renovating single and multi-family homes in Kansas City, MO. Over the course of 7 years she renovated over 50 homes, including several multifamily projects, and never lost money on an investment. She also held a Missouri and Kansas Real Estate license, which allowed her to stay on top of market trends and expedite investment opportunities.

Tiffany relocated to Austin, TX in 2022 and began working as a project management consultant for contractors throughout the Austin metro area. Through this experience she gained insight and understanding into one of the primary markets that Nexus focuses on.

Tiffany received her bachelor's degree from Baker University and an MBA from Columbia College. She is married and has a daughter, who will be graduating from the University of Kansas in 2025. Not surprisingly, Tiffany is also an avid Kansas City Chiefs fan.

Amanda Garrett
Project Expeditor, Nexus Private Capital



As the Project Expediter for Nexus, Ms. Garrett oversees the Real Estate Owned (“REO”) portfolio, which includes all properties for resale and rent. These properties are typically acquired through foreclosure and require considerable work.

Ms. Garrett's job is to ensure that acquired properties are adequately primed for resale or rent. She works closely with attorneys, real estate agents, and general contractors and can occasionally be seen with a hammer in her hand. Her keen eye for design allows her to make impactful selections that enhance property appeal while upholding high standards of Nexus quality in all that we do.

Amanda is a proud graduate of both the University of Texas and Texas State University where she earned a Bachelor's degree in Mathematics and an MBA, respectively.

Beyond her professional endeavors, Amanda is the proud mother of two young adults currently attending Southwestern University and The University of Texas. She dedicates her free time to volunteering in her community and cheering on the Texas Longhorns.

Amber Honeycutt
Senior Accountant/Draw Administrator, Nexus Private Capital



Ms. Honeycutt is a skilled accountant with more than 20 years of hands-on experience managing the books and records of small but sophisticated companies like Nexus.

Amber began her career in 1999, supported by studies in accounting, architecture, and computer programming. After taking time-off as a stay-at-home mom and military wife in Pensacola, FL, and Virginia Beach, VA, she returned to the workforce in 2010, dedicating her career to real estate accounting in Austin, TX.

Amber joined Nexus in 2021 and brings an outstanding blend of expertise, commitment and client-centric service to the team. In addition to accounting responsibilities that cover a range of operating entities for Nexus, Amber is the chief reviewer of construction draws submitted by borrowers.

Accordingly, she plays a pivotal role in securing the interests of our company as draws are processed while delivering on our commitment to borrowers to turn draw requests around in a best-in-class 24-hours.

Amber is a native Austinite and proud mom of two nearly grown children.

Ann Girvin
Administrative Manager, Nexus Private Capital



Ms. Girvin has been a trusted and loyal associate with Sandy Alter, COO, and Cort Chalfant, CEO, since Cort hired her in 1999 while all three worked together in a private equity firm in the 1990s. There is no task Ann is unwilling to take on and no mountain she is unwilling to climb for Nexus and its stakeholders.

Among other critical functions for Nexus, Ann manages Home Mortgage Disclosure Act (HMDA) filings with the US Consumer Finance Protection Agency, collateral assignment and release documentation in connection with our Benchmark Bank credit facility, property insurance and tax payments for company owned assets and provides administrative support to the Tucson office.

Like all members of the Nexus team, Ann is client-centric, ensuring that the needs of borrowers and investors are always met in a courteous and timely manner. Ann has excelled in her administrative support responsibilities for more than thirty-five years and has more than twenty-five years of exposure to sophisticated real estate-related activities with and prior to Nexus.

Ann knows the language of our business and has been a committed team player to all Nexus stakeholders since 2020. She resides in Tucson, Arizona (since 1992), loves cooking and the outdoors, has a passion for volunteering in her community and is the spoiled mom of a superstar daughter.

Paloma Nuñez

Office Manager/Administrative Assistant, Nexus Private Capital



Ms. Nuñez joined the Nexus team in 2024 and quickly established herself as a go-to resource for her cohorts and our clients alike.

Paloma brings a diverse background in administrative support, cross-border customs experience and a dedicated customer service mentality to our Nexus family. She has a work ethic second to none and does everything with a smile and high energy.

Spanish was Paloma's primary language growing up, which is now a great service to many Nexus clients – both, borrowers and investors alike. She excels in office management and provides a caring approach to interactions with all stakeholders – a hallmark of what we're about at Nexus.

Paloma is enthusiastic, personable, and has a passion to contribute, support, and make a difference. Her multifaceted experience, work ethic and compassionate nature make her a huge asset to the Nexus team.

NEXUS ADVISORY BOARD MEMBER



Marcel Dabdoub
Real Estate Lineage; Creative Doer

Marcel is a second-generation real estate developer with a lineage that dates back nearly 50-years. In 1968, his father and uncle built the first maquiladora plant in Nogales, Mexico by delivering what was then a state-of-the-art manufacturing facility to Motorola Inc. Since then the Dabdoub family has constructed over 1.3 million sq. ft. of industrial and commercial property, which they continue to own and manage for their own account, and more than 1,000 residential properties in a wide range of projects throughout Sonora, Mexico and Southern Arizona.

Together with his active role in the family enterprise, Marcel is an opportunistic investor in a wide range of real estate and operating businesses. He is a force in the revitalization of the central business district in Tucson, AZ with several high-profile historic renovation projects currently underway in the downtown area. Similarly, he directs a controlling interest in a diverse range of unrelated operating businesses including title insurance, automobile finance and hospitality. Without Marcel's leadership and the financial commitment from his family, Nexus Private Capital would not be possible.

Marcel was born in Nogales, Arizona, resides in Tucson, AZ, retains dual citizenship in both countries and speaks both Spanish and English fluently. He completed a double concentration in finance and international management from Boston University as well as dual Juris Doctorate and MBA degrees from the University of Arizona. After school, he joined KB Home as a financial analyst evaluating new and existing residential development projects. Later, Marcel practiced law with a focus on real estate and commercial transactions.

Marcel has a big heart. He is Board President of the Casa Hogar Madre Conchita Girls Orphanage in Nogales, Mexico and serves on many other boards including Saint Mary's Hospital, Pima County Real Estate Research Council, the Catholic Tuition Support Organization and the Board of Trustees for the Community Foundation of Southern Arizona.

NEXUS ADVISORY BOARD MEMBER



Steve Benet

Investor + Industry-Specific Experience

Steve brings an extensive list of important perspectives to the Nexus Private Capital Advisory Board.

First, he invested a significant portion of his personal net worth in Nexus after completing his own due diligence but, without the benefit of any history with Cort Chalfant or any other Nexus principal. As a result, he knows first-hand what it takes to earn the trust of both existing and prospective investors.

Secondly, Steve is a seasoned mortgage originator with over \$500 million of originations to his credit since 1997. For many years he was the Steck Avenue, Austin, Branch Manager of CMG Financial, a federal agency lending approved, privately-held mortgage banking firm that operates in most states and was founded in 1993. In that capacity, he was consistently a Presidents Club qualifier and was recognized by the Austin Business Journal as a Top Performer as elected by his peers.

Thirdly, Steve has performed the services of a private lender by using his own funds to finance more than 100 residential real estate investments including more than 60 “flips” over a period of more than twenty years. The combined experience of financing and flipping properties similar to those financed by Nexus invaluablely contributes to his ability to critically assess Nexus operations.

By his own admission, Steve’s primary education consists of trial, error, experience and the school of hard knocks. It is also helpful that he has resided in Austin, TX since 1990 and has been a Texas resident since 1987. Accordingly, he has intimate knowledge of the markets where Nexus principally invests.

Steve’s success professionally and in life is routed in a passion for helping others and in loyalty to his church, family and friends.

NEXUS ADVISORY BOARD MEMBER



Mamta "Sam" Verma
Mortgage Processing Expert

Sam is a mortgage industry veteran of 25-years who brings institutional-level loan servicing experience to Nexus Private Capital. She spent two decades originating mortgages and/or managing origination teams and years advising mortgage processors on how to work smarter to drive down costs and close loans faster.

Sam co-founded First Rate Mortgage Group and helped the company grow to \$15 million in originations in less than 6-months. Similarly, as part owner and President of Privo Corporation, a mortgage processor with a footprint in all 50-states, Sam was instrumental in leading the company to the distinction of being the fastest processor of FHA mortgages in the United States.

In 2016, Sam negotiated a partnership between Privo Corporation and Peoples Bank and Trust, a 100+ year old commercial bank headquartered in Oklahoma. Currently, Sam manages mortgage processing operations for the partnership on a contract basis and employs over 100 people in the United States and India.

Sam has traveled the world but resides in Austin, TX with her husband Akash. She was born in Delhi, India and moved to the United States in 1982 after earning an accounting degree from Delhi University. She routinely commutes between Austin and Delhi to provide hands-on management to her businesses ventures.

Sam adds another conservative voice to the Nexus Advisory Board and contributes to our multi-cultural perspective (fluent in both Hindi and English). She radiates positive energy and graciously shares it with others by volunteering at Austin's Art of Living foundation, a non-profit organization that helps others live life to the fullest by reducing stress and experiencing inner peace.