

# THE SECURED Lender

*Putting Capital To Work*



SFNET'S 2024  
**40 UNDER 40**  
PROFILES

MEET THE FUTURE LEADERS  
OF YOUR INDUSTRY



## SFNet's 40 Under 40 Profiles

Meet the future leaders of your industry! In this issue, we highlight the recipients of SFNet's 40 Under 40 Award. **10**

### FEATURE STORIES

## Where Are They Now? Catching up with prior SFNet 40 Under 40 Award winners

Past SFNet 40 Under 40 Award recipients discuss how the Award affected their careers and offer advice to the next generation. **84** BY EILEEN WUBBE



### TSL INTERVIEW

## Interview with Jeff Dunlop and Maria McGuire of Goldberg Kohn, SFNet Past 40 Under 40 Award Recipients

Earlier this year, Jeffrey B. Dunlop and Maria T. McGuire were named co-chairs of Goldberg Kohn's Commercial Finance Practice Group. They succeed Michael Hainen, who completed his highly successful nine-year term as the practice group leader at the end of 2023. **88**

BY MICHELE OCEJO

SFNET 40 UNDER 40 AWARDS

# Celebrating Our Industry's Future

SFNet launched its 40 Under 40 Awards eight years ago, as a testament to its commitment to celebrate the next generation of leaders in our industry and honor their achievements. The June gala in New York City quickly became the event that brings together seasoned and emerging leaders unlike any other.

The SFNet 40 Under 40 Award recipients reinforce my unwavering faith in the future of our industry. I encourage you to read the 40 profiles on the following pages to see why. The recipients are not only impacting their individual organizations, but many are also highly engaged in SFNet and thus impacting the industry as a whole, whether it be through their local chapter, contributing content to *The Secured Lender*, serving as panelists or volunteering on national committees. In addition to their professional achievements, 40 Under 40 recipients are also active within their communities whether as a youth sports coach, mentor to at-risk kids, volunteer for a local animal shelter or within their religious organizations. I don't envy the judges who were tasked with narrowing the nominations down to just 40.

Speaking of the judges, the SFNet 40 Under 40 Awards wouldn't be possible without the time and energy they put into this arduous, but rewarding, process. Thank you to 40 Under 40 Chair, Betty Hernandez of SLR Business Credit, David Kurzweil of Greenberg Traurig; Caitlin Sanders of Callodine Commercial Finance; Paula Currie of PNC Business Credit; Mark Cucinello of JPMorgan Chase; and Jennifer Wallace of Wells Fargo Capital Finance.

In this issue, not only do we spotlight the members of the 2024 class, but we feature interviews with several members of past 40 Under 40 classes on page 84. Past recipients have gone on to serve as members of the SFNet Management and Executive Committees, been promoted, or moved on to new opportunities that opened up to them.

On page 88, read an interview with two past 40 Under 40 winners, Jeffrey B. Dunlop and Maria T. McGuire, who were recently named co-chairs of Goldberg Kohn's Commercial Finance Practice Group. In this interview they discuss the most pressing legal issues for lenders right now and offer advice to this year's 40 Under 40 class.

In *Understanding the Complexities of Recruiting and Retaining Talent* by Myra Thomas on page 92, SFNet members share their views on the talent crunch, and the greying of the industry, and the steps they are taking to overcome these challenges.

SFNet is doing its part to assist members in maintaining their competitive edge in this tough labor market. To meet the evolving needs of the SFNet community, we are launching an innovative and comprehensive certification program this month. The Secured Finance Network's Secured Finance Certified Professional (SFCP) Program is designed to equip individuals with the knowledge and skills, necessary to excel in asset-based lending and factoring. Read the details on page 96.



■ **RICHARD D. GUMBRECHT**  
SFNet Chief Executive Officer

I look forward to honoring our SFNet 40 Under 40 Class of 2024 and celebrating our industry's promising future with many of you on June 13 at The Plaza.



■ **RANDY MITZMAN**  
Managing Director, SVP  
SLR Digital Finance

**R**andy Mitzman is a seasoned veteran in the asset-based lending and factoring world, having spent 18 years in the industry. He started his career at CIT in the Commercial Services Group going through a rigorous credit training program. Randy was one of the first credit hires at FastPay in 2012 helping write the credit policy and risk models, eventually transitioning into an originations role at the firm. Most recently, Randy ran originations at Assembled Brands, an asset-based lender focusing on consumer product companies, helping to substantially grow their portfolio in just a few years. He now is the managing director at SLR Digital Finance overseeing the origination team, with responsibilities across all departments from origination to credit, along with involvement within SLR Business Credit and across the SLR platform. Randy is a graduate of the University of Arizona with a degree in economics and business, and lives in Redondo Beach with his wife, Amanda, and seven-year-old twin daughters, Liv and Charlie.

**What is the best professional advice you have been given and how have you implemented it?**

Throughout my career, I've learned that while external support and mentorship are undeniably crucial, the onus of championing one's aspirations ultimately falls upon oneself. This realization has empowered me to proactively seek out opportunities, voice my ambitions, and be an advocate for what I deserve. And if you work hard, put yourself in the position to succeed, and have a good reputation, good things will come. Additionally, I learned to never take no for an answer. If you feel strongly about something and you have enough data to back up your thesis, then fight hard for what you believe in!

**Do you feel there's been a learning curve for you as we've moved from working remotely, to hybrid to, in some cases, back to the office?**

I wholeheartedly embraced virtual networking during the pandemic as it presented an opportunity to engage with professionals whom I might not have encountered otherwise, and I am deeply appreciative of the connections fostered through this medium. However, I want to emphasize the incredible value of in-person collaboration within a traditional office setting. The direct interaction with colleagues across all departments has proven invaluable in my professional development. From participating in initial underwriting processes to navigating portfolio management and, on occasion, resolving problem/workout transactions, the insights gleaned from seasoned mentors "in person" have been instrumental in shaping my expertise and approach. Also, being in the office forces me to wear "real clothes," and if I'm in my office with my colleagues, I'm more likely to attend networking events in the evenings.

**Can you share a pivotal moment or decision that significantly impacted your success?**

My tenure as an underwriter at a bank during the Great Financial Crisis afforded me firsthand insight into the challenges and complexities inherent in that tumultuous period. This experience catalyzed a profound realization: the structured environment of traditional banking did not align with my professional goals. I remain forever thankful for the connections that I made and the training that I received there. Consequently, I transitioned into the dynamic realm of non-bank lending, drawn by its agility and entrepreneurial spirit.

Navigating this new landscape demanded a willingness to immerse myself fully, devoid of the extensive support structures prevalent in larger institutions. This necessitated a strategic approach, characterized by collaboration with internal and external experts to optimize my strengths and ability to be successful.

Furthermore, my journey has led me through an unexpected evolution: transitioning from a predominantly credit and underwriting based position to embracing a more sales-oriented role. While initially unanticipated, my comprehensive understanding of credit dynamics and financing intricacies facilitated a fun transition. This fusion of expertise empowered me to effectively convey the value proposition of our offerings, fostering enduring client relationships and propelling organizational growth. When forced with a new challenge, I stepped outside my comfort zone, and realized I love schmoozing with other like-minded professionals.

In hindsight, this transformative journey underscores the profound impact of adaptability, strategic collaboration, and a relentless pursuit of excellence in navigating professional transitions and achieving sustained success.

OUR BEST TO

# RANDY MITZMAN

**SLR DIGITAL FINANCE AND SLR BUSINESS CREDIT** is proud that our colleague has been selected as a 40 Under 40 winner.



Randy Mitzman  
MANAGING DIRECTOR, SVP  
SLR DIGITAL FINANCE

Randy is on the management team in our Digital Finance business and has also played an active role in our legacy Business Credit ABL and factoring businesses. We are fortunate to have him represent us nationally and as part of our team.

**Our best wishes to all 40 Under 40 recipients.**



**SLR**

DIGITAL FINANCE

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