



JAMES BECKWITH

PRESIDENT & CEO



FIVE STAR BANK

With nearly 30 years of experience, James serves as the President and Chief Executive Officer of Five Star Bank. James joined Five Star Bank in 2003. He is deeply connected to the Sacramento community and has chaired several community-based organizations including the Sacramento Metro Chamber of Commerce, Valley Vision and KVIE. James is the immediate past Chair of California Bankers Association. He is a Private Sector Director with Greater Sacramento Economic Council and a member of the Sacramento State University College of Business Advisory Council. In 2020, James was recognized by the Sacramento Metro Chamber of Commerce as the Businessman of the Year and he was named among the Most Admired CEO's of 2020 by the Sacramento Business Journal. He was also recognized with a Vistage Leadership Award in 2021 and is the 2022 UCP Humanitarian of the Year.



BRIAN HORTON

SENIOR VICE PRESIDENT



Brian Horton is a Senior Vice President with the Income Property Group of KeyBank Real Estate Capital and serves clients in the Bay Area and Sacramento. Mr. Horton has over 20 years of experience in commercial real estate banking in Northern California and over his career has originated over \$2.5 Bn in commercial real estate senior debt financings for product types including multi-family, office, industrial, retail, hospitality, and self-storage. Financings include construction loans, bridge financing, and permanent debt. Prior to joining KeyBank, Mr. Horton worked at Wells Fargo, BBVA, and Comerica Bank in a variety of positions within their respective commercial real estate divisions. Mr. Horton received a Bachelor of Science in Finance from San Jose State University and an MBA from Santa Clara University. Mr. Horton is a member of the Urban Land Institute, NAIOP, and the Bay Area Mortgage Association (BAMA).

KeyBank

KeyBank, a subsidiary of KeyCorp, is a regional bank headquartered in Cleveland, Ohio. KeyBank maintains banking offices in thirty-nine states and is one of the largest banks in the United States with approximately \$190 billion in assets. KeyBank Real Estate Capital provides balance sheet lending, as well as financing solutions available through CMBS, Freddie Mac, Fannie Mae and FHA/HUD, and Life Placement. KeyBank is in the top ten of DUS Lenders for both Fannie and Freddie.



MATT SWANSTON

DIRECTOR

PREFERRED CAPITAL ADVISORS

Matt Swanston has been in the commercial real estate industry for over 30 years, starting in 1992 at CB Commercial (CBRE) in their Downtown Sacramento office. He moved to San Francisco in 1994 to work for Pacific Eastern, a commercial real estate mortgage banking firm. He joined E.S. Merriman (later to become Cohen Financial) in 1999 where he continued to gain experience in representing developers and investors with their commercial real estate financing needs. Matt is a specialist in real estate financing and now a 30yr veteran in the industry having closed over \$7 billion in transactions. He works with the full gamut of capital sources; banks, life insurance companies, CMBS, debt funds and agencies (Fannie Mae, HUD, Freddie Mac).

Matt was born and raised in Sacramento. His family was one of the early pioneers in the region, moving to Sacramento in 1865, active in the cattle and ranching industry. Matt is a graduate of the University of Colorado.

Preferred Capital Advisors

Preferred Capital Advisors (PCA) is a full service commercial real estate advisory firm focused on mortgage banking and equity advisory services. It was founded in 2002 by Dan Corfee and Craig Zarro. Matt joined PCA in the beginning of 2003 and has been a partner since 2007. Since inception PCA has closed over 25 billion in transactions for its client base located predominantly within the Western United States. PCA covers all aspects of real estate financing; permanent, construction, and bridge debt as well as equity formation and related advisory services.