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PHOTO ATTACHED: kleinschmidt.jpg

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## **United Structured Finance Company Expands Commercial Mortgage Banking Services**

ANN ARBOR, MI – United Structured Finance Company (USFC), a division of United Bank & Trust expands their financing solutions with the addition of Jeffrey R. Kleinschmidt, Vice President of United Structured Finance Company. Mr. Kleinschmidt is responsible for the company’s Capital Market Solutions, assisting clients with their commercial real estate financing needs. USFC will now have the capability to finance multi-family housing, senior housing, retail, office, medical office, industrial, self-storage and hospitality projects ranging from \$500,000 to \$50 million plus.

During the past 10 years, Jeff Kleinschmidt has originated in excess of \$1.5 billion in commercial real estate transactions for his clients. He has developed close relationships with investment banks, life insurance companies, boutique lending and specialty finance companies; as well as agency lenders, including HUD, Fannie Mae and Freddie Mac. Jeff can quickly assess the most efficient and effective source for all unique debt and equity transactions and advise clients accordingly. For 15 years prior to his commercial real estate experience, Kleinschmidt held management positions in Commercial Banking ranging from Business Development to Senior Loan Officer.

“Jeff Kleinschmidt is a proven player with significant experience in the real estate capital markets,” said Mike Chatas, President of United Structured Finance Company. “I am thrilled that Jeff has joined our team. With his leadership, we can now bring customized commercial mortgage banking solutions to our local and regional clients.”

About United Bank & Trust – United Bank & Trust is a local financial services company that operates 16 banking offices in Lenawee, Washtenaw, and Monroe counties. United Bank & Trust also maintains an active wealth management group, residential mortgage company and is a leader in developing solutions for small businesses in the company’s market area with their United Structured Finance Company division. For more information, visit the company’s website at [www.ubat.com](http://www.ubat.com).

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