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**ED SMITH NAMED TO J.R. BRUNO & ASSOCIATES
SBA AND BUSINESS LENDING CONSULTING TEAM**

*Leading Consulting Firm to SBA and Business Lenders Grows Team
To Better Serve Commercial Lenders in the Southwest, with a Focus on Arizona*

SAN FRANCISCO (FEBRUARY 2011) – J.R. Bruno & Associates has added Ed Smith to its growing team of SBA and business lending consultants. Ed Smith brings an extensive background in commercial and consumer lending and credit analysis and has held senior management positions including assistant vice president, senior credit analyst, loan officer, and SBA loan specialist at several financial institutions and The Money Store Investment Corp. in Irvine, Calif. He has extensive knowledge of government loan programs and regulations. At J.R. Bruno, he assists clients across the country with loan reviews, marketing, and underwriting, with primary responsibility to work with newly named J.R. Bruno consultant Vern Hansen in the Southwest Region, focusing on Arizona, Utah, Colorado and Nevada.

“Ed Smith is a welcome addition to the J.R. Bruno consulting team,” said J.R. Bruno & Associates President Joanna Bruno. “Ed’s strategic expertise, along with his hands-on operational proficiency, makes him a valuable asset to the JRB Team!”

J.R. Bruno & Associates has served the business lending community since 1995 and is headquartered in San Francisco. With more than 150 years of combined commercial lending experience, the JRB Team has assisted hundreds of lenders and businesses nationwide with a broad range of business lending programs, is expert at SBA lending and is an approved SBA Lender Service Provider (LSP). The firm’s services include total outsourcing, loan portfolio reviews, staff training, prescreening, loan structuring, underwriting, processing, packaging, documentation, portfolio management, and hands-on day-to-day oversight. Reach J.R. Bruno & Associates at 415.362.1200. www.jrbrunoassoc.com

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