

## Vice President, Business Development Officer

Amy Perrella has been in the banking and finance industry for over 20 years with experience in retail/business lending, government guaranteed lending, and commercial real estate finance. Amy has worked for institutions such as BBVA (formerly Compass Bank-now PNC), Ameris Bank, and Bank of America as well as a Certified Development Company providing SBA 504 financing.

For the past 5 years, Amy has represented Harvest Small Business Finance and Harvest Commercial Capital. Harvest is a nationwide, non-bank, direct lender facilitating SBA 7a, 504, and conventional lending solutions. Harvest's focus is on owner-user commercial real estate offering flexible loan programs that cater to borrowers across the credit spectrum from premium credits to projection-based scenarios.

At Harvest Small Business Finance, Amy's expertise in SBA 7a, SBA 504, and conventional loans has been pivotal in structuring commercial financing solutions for her borrowers. This role capitalizes on her competencies in credit analysis as well as problem solving which has been instrumental in fostering client success.

The heart of her professional ethos is to empower small businesses through strategic funding avenues. Amy's commitment is mirrored in the cultivation of meaningful partnerships, and the meticulous orchestration of sophisticated loan arrangements propelling clients' enterprises to new heights.

Amy resides in St. Augustine, Florida with her husband Chris and son Adam.