



Maribel Martinez

Director, Loan Closing

NXT Capital (a subsidiary of ORIX Corporation USA)

INTRODUCTION

Enjoying what you do and the people you work with are often key factors to longevity in your career, and that's no different for **Maribel Martinez**, Director, Loan Closing, at NXT Capital. She has spent almost half of her more than 25-year career in the loan operations world at NXT Capital, with some of the same colleagues whom she has worked with since the beginning of her career.

As part of our Hispanic Heritage Month celebration, we spoke with Maribel to learn the art of being a loan closer, the challenges of growing up in two cultures, the advice she hopes to instill in the younger Hispanic generation, and her passion for all things Chicago Cubs.

Your education started in accounting. What led you to the finance industry, and eventually loan closing at NXT Capital?

Math was always my favorite subject. I graduated from a vocational high school with accounting as one of my majors and then earned my bachelor's degree in accounting from the University of Illinois at Chicago. For more than 25 years, I've held a variety of positions in loan operations with Bank One (now Chase), Merrill Lynch, and now NXT Capital from entry level, to Loan Analyst to Manager of Syndications group to my current position with the NXT Capital Loan Closing team. Many of my NXT Capital colleagues and I have worked together for more than 20 years at various firms, which is one of the reasons I decided to join the firm.

Explain your responsibilities and the projects you work on in your role.

As a loan closer, I collaborate with the Direct Lending team to gather and review the proper documentation prior to the closing date, including onboarding the loan information to our Advanced

Commercial Banking System (ACBS) and sending funds to the borrower and/or agent banks in a timely matter. This involves partnering with multiple departments such as Direct Lending, Investor Solutions, and the Finance/Accounting team. Day-to-day, I research any cash or general



Maribel enjoys views of the Grand Canyon on a trip to Arizona.

ledger items that need to be reconciled and also gather and review documents for trades/assignments as well as process them. During my time at NXT Capital, I have assisted with various projects such as the upgrading of ACBS loan systems, assisting with onboarding new Managed Vehicles, and other projects to create efficiencies.

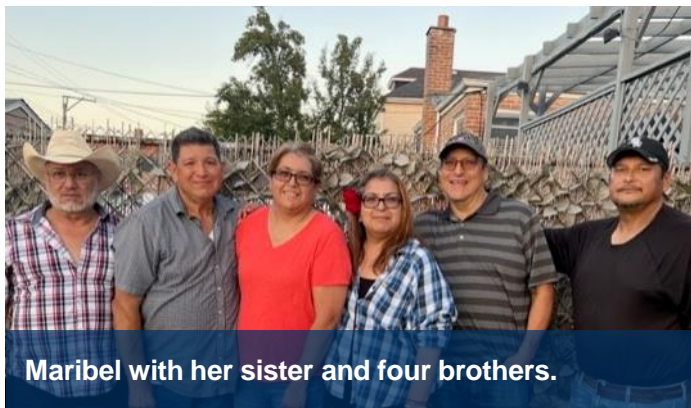
You have been with the organization for almost 12 years. What continues to motivate you?

I enjoy what I do. In these nearly 12 years with the firm, I have seen how this company started small and evolved into a successful one within a short amount of time. That is a true testament to the great people who work in this company. Who does not want to be part of that success?

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What career or personal growth advice would you give to other Latin/Hispanic women who are looking at careers in this industry?

The advice I give, especially to the younger Hispanic generation, is that anything is possible if you focus on your goals and work hard to achieve it. Take advantage of opportunities to get a higher education and never be afraid to face any obstacles or struggles as it only makes you better.



Maribel with her sister and four brothers.



Maribel and her sister enjoy one of her favorite pastimes supporting the Chicago Cubs.

Tell us something about you that might surprise us?

I am a huge Chicago Cubs baseball fan, but that may not be a surprise to many of my coworkers. My office is decorated with Cubs memorabilia regardless of if it is baseball season or not. I was so excited to see the Cubs win the World Series during my lifetime.

What is the greatest challenge you've had to overcome in your personal/professional life and what lessons did you learn from it?

The challenge I have overcome is learning to embrace the two cultures that I live in. I am the youngest of six siblings, and my father was born in Mexico and my mother was born in West Texas. I was fortunate to grow up speaking Spanish and English, hearing country music or Mariachi/Banda. My parents taught me to be true to who I am and where I came from. Acknowledging the struggles and hardships my family endured to give me the opportunities they did not have has motivated me to overcome any obstacles in my path.

Any special interests or hobbies/ things you like to do you with your family or friends?

Coming from a family of predominately Cubs fans, I enjoy going to games with my family, whether here at Wrigley or traveling with my sister to Arizona for spring training games. Watching the Cubs play in other cities gives me the opportunity to experience new places too.