

TODD B. HARDING

Senior Vice President
Real Estate Finance



Phone 503.273.0360 | Fax 503.223.0596 | tharding@nbsfinancial.com | www.nbsfinancial.com

Todd B. Harding began his mortgage banking career in 1986 upon graduating from Linfield College and Portland State University. He joined his family firm, Harding Fletcher Company, and began his career underwriting real estate mortgages and becoming knowledgeable of construction components of commercial transactions through the tutelage of Portland's brightest mortgage banking professionals. In 1990, Todd was named Vice President of Harding Fletcher Company in charge of all mortgage production for its Portland office. Upon the acquisition of Harding Fletcher Company in 1995, Todd moved to Norris, Beggs & Simpson, where he has attained Senior Vice President status. He was recognized as NBS Financial's 2008 Finance Officer of the Year. Todd has an outstanding knowledge of commercial real estate, with a focus on office, industrial and retail properties. His broad based knowledge has also allowed him to close several high profile multi-family projects.

Todd continues to develop outstanding client relationships for real estate investors, developers and owners/users. His ability to understand complicated transactions has allowed him to exceed his borrower's objectives. Transactions such as mixed-use tax credit and owner/user transactions have helped Todd gain a reputation as a leader in the marketplace as one who can analyze a situation and solve the borrower's financing needs.

Todd is married to his wife Lisa and has four children: Taylor, Katie, Hunter and Cassidy.

SAMPLE OF RECENT LOANS

- Cedar Hills Crossing, Beaverton, Oregon - A 455,000 sf anchored regional shopping center in which a \$35,000,000 loan was placed with Nationwide Life Insurance Company.
- Museum Place, Portland, Oregon - A \$29,900,000 loan placed with Fannie Mae on a 47,000 sf Safeway and 140 unit apartment project in downtown.
- Park Tower Office Portfolio, Vancouver, Washington - A \$31,400,000 loan on 251,000 sf of class A Office in a campus setting, financed with State Farm Life Insurance Company.
- Argyle Square, Wilsonville, Oregon - A \$19,500,000 loan on a Costco and Target anchored shopping center totaling 320,000 sf, financed with State Farm Life Insurance Company.
- Basalt Creek Business Center, Wilsonville, Oregon - A \$5,000,000 loan on a 126,500 sf, two building industrial project financed with State Farm Life Insurance Company.
- Meridian Business Center, Lake Oswego, Oregon - A \$6,000,000 loan on a 62,000 sf office/flex, two building project, financed with Nationwide Life Insurance Company.
- Mission Hills Apartments, Vancouver, Washington - A 268 unit Class A apartment loan in which \$20,000,000 was financed with Nationwide Life Insurance Company.