

## **Rick M. Gillett**

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**Investment Officer**

**John Hancock Real Estate Finance**

John Hancock Real Estate Finance provides mortgage financing for commercial and income producing properties nationwide. Based in Boston, Massachusetts, our programs are accessible through a network of regional field offices nationwide located in Atlanta, Boston, Chicago, Dallas, Irvine, Philadelphia, San Francisco, and Washington D.C. The company has a 145-year history and together with our parent company Manulife Financial, we are one of the few AAA-rated stockholder-owned life insurance companies in the world. As the world's 6th largest life insurance company and 2nd largest in North America, we have an enormous appetite for new real estate debt investments.

Aligning ourselves with the Manulife lending platform, we are a portfolio lender with over 1,200 loans in 40 states. We are actively seeking fixed rate permanent loan opportunities with terms of 10 to 30 years. Loan sizes range from \$5M to \$500M with a preferred transaction size of \$15M-\$60M on office, industrial, retail, multi-family, and some self storage and mobile home property types. Our long term success is due in part to consistent and conservative underwriting standards, flexible structures, accessible local investment officers, and responsive post closing servicing.

Rick Gillett is a debt Investment Officer based in the Irvine, California western regional office. The office serves the mortgage banking community and borrowers direct. Rick's territory includes Southern California, Southern Nevada, and Hawaii. Rick has an undergraduate degree in Liberal Arts from Occidental College and an MBA in finance from the University of Southern California in 1998. His 10 years of real estate finance experience includes both time on the Mortgage Banking side with CBRE Melody, as well as on the lender side with John Hancock. Rick is a licensed California Real Estate Broker, member of the CMBA, MBA, and LAMA, and USC's Real Estate Alumni & Friends. By night and weekend, he is a busy and proud father of a teenage boy and girl.