



Timothy Martin

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Tim Martin is vice president and chief credit officer for the Enterprise Community Loan Fund. He is responsible for reviewing and approving loan transactions, and for monitoring and managing the risks associated with the loan portfolio.

Tim joined the Enterprise Community Loan Fund in March, 2009, with more than 12 years of banking, housing finance and community development lending experience. Prior to joining Enterprise, Tim spent six years at Fannie Mae. During his last two years, he served as the director of credit risk for the Community Lending Group. In this role, he was responsible for the approval of new housing-related construction participations and managing a debt portfolio of approximately \$500 million. In his first four years at Fannie Mae, he served as a senior underwriting manager for Community Lending, where he was responsible for underwriting, closing, and managing transactions including debt participations, equity investments and large loan syndications.

Prior to joining Fannie Mae, Tim spent seven years at Bank of America as a community development lender. He financed various affordable housing transactions, from low-income housing and historic tax credit developments to HOPE VI properties.

Tim received a B.S. in economics and geography, cum laude, from Towson University, and a master's degree in city and regional planning from the University of North Carolina at Chapel Hill with a concentration in housing and real estate development.