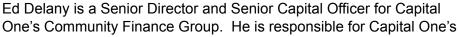
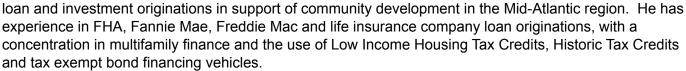


Edmund K. Delany Senior Director Senior Capital Officer Capital One Community Finance Group





Ed has over 35 years of real estate banking experience. Before joining Capital One in 2010, he was Regional Manager for Union Bank of California's Community Development Finance group and opened that bank's first CDF office outside of California in 2005.

Ed is a former President of the Board of Directors and current member of the Board of Trustees of New Hope Housing and former member of the Board of the Housing Association of Nonprofit Developers (HAND) and the Maryland Affordable Housing Coalition (MAHC).

He holds a BA in English Literature from the University of Dallas and has pursued post graduate studies in Real Estate Finance at the George Washington University.

