



MORTGAGE BANKERS ASSOCIATION



Christine Chandler

MBA 2024 Vice Chair

Christine Chandler has been with M&T since 1991 and has more than 30 years of experience in commercial real estate finance. Since 2018, she has been responsible for making credit decisions for M&T RCC multifamily and healthcare transactions underwritten in the Fannie Mae and Freddie Mac (Agency) and Federal Housing Administration (FHA) platforms as well as managing the company's operations and its Asset Management Group and Transformation team.

Prior to that, Chandler served 13 years as the M&T RCC Chief FHA Underwriter, was a senior Fannie Mae DUS Underwriter, and previously spent several years managing the closing and delivery for FHA and Ginnie Mae transactions. Chandler has also served as a relationship manager in the company's commercial real estate division, focusing on construction and permanent portfolio lending.

Active in various committees and groups related to the mortgage banking industry, Chandler is a voting member of MBA's Board of Directors, serves as the 2023 Chair of MBA's Commercial Real Estate/Multifamily Finance Board of Governors (COMBOG), and was appointed to MBA's DEI Committee in 2022 and its Audit Committee in 2021. She is a sought-after speaker at industry conferences and is a passionate advocate for mPower, MBA Promoting Opportunities for Women to Extend their Reach, the largest networking organization for women in real estate finance.

In addition to industry leadership responsibilities, Chandler is also a board member for several not-for-profit entities. She is a Director for the University System of Maryland Foundation (USMF), where she serves on the Governance Committee. In addition, she has served as Vice Chair of the Advisory Board for Partners in Excellence (PIE), an organization that is affiliated with the Archdiocese of Baltimore, where she was appointed to the board by Archbishop Lori in 2017. After six years of service, she is now a PIE Advocate and continues to be passionate about the program.

Chandler is a graduate of Towson University and resides in Severna Park, Maryland.

The Mortgage Bankers Association (MBA) is the national association representing the real estate finance industry, an industry that employs more than 400,000 people in virtually every community in the country. Headquartered in Washington, D.C., the association works to ensure the continued strength of the nation's residential and commercial real estate markets, to expand homeownership, and to extend access to affordable housing to all Americans. MBA promotes fair and ethical lending practices and fosters professional excellence among real estate finance employees through a wide range of educational programs and a variety of publications. Its membership of more than 2,200 companies includes all elements of real estate finance: independent mortgage banks, mortgage brokers, commercial banks, thrifts, REITs, Wall Street conduits, life insurance companies, credit unions, and others in the mortgage lending field. For additional information, visit MBA's website: www.mba.org.