

# James B. Freund

Jim has been involved in Transportation Equipment Finance for over 27 years as a business owner, a business leader, and as a corporate attorney. Jim is a principal and shareholder of Engs Commercial Finance Co. ("ECF"), the largest independent lender to Truck and Trailer dealers and customers in the U.S. Jim is the Executive Vice President and Chief Marketing Officer for ECF, responsible for all the Sales, Originations and Marketing for the company. Prior to ECF, Jim co-founded MeriCap Credit in 2005 where he served as Executive Vice President Sales, Marketing and Asset Management of this private equity backed equipment finance company. Jim helped lead this company into a market leader in Truck, Trailer and Construction equipment finance. Prior to MeriCap, Jim served as Senior Vice President/Director for American Express Business Finance, where he grew both the Transportation Group and the Industrial Products Group into market leaders for the company. Jim started his commercial finance career as an attorney with Transamerica Commercial Finance Corp., where he was Senior Legal Counsel responsible for the legal affairs of the company's Transportation Group and largest business segment.

Jim holds a Bachelor of Science degree in Finance from Marquette University School of Business, a Juris Doctor from The John Marshall Law School, and a Master's in Business Administration from Loyola University Quinlan School of Business (Chicago).

Jim is married to his wife, Gwen, of 27 years, and they have three kids.