

## Thomas B. Gale Senior Vice President



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Thomas B. Gale is a senior vice president with Lancaster Pollard, a financial services firm based in Columbus, Ohio, that specializes in providing capital funding services to the health care, senior living and affordable housing sectors. In addition to underwriting tax-exempt bond offerings, Lancaster Pollard provides organizations a complete range of funding options through its Fannie Mae/FHA-HUD/GNMA/USDA-approved mortgage company. It can also provide bridge-to-agency lending, private equity, balance sheet lending and investing, and M&A services. Mr. Gale is the primary point of contact for clients in Virginia, Maryland, Delaware, West Virginia and Washington, D.C. and is responsible for assisting health care organizations with bond financings, mortgage placements, debt capacity planning and interest rate risk management.

Prior to joining Lancaster Pollard, Mr. Gale was a vice president of Sovereign Bank, where he had primary responsibility for the development and oversight of Sovereign's Eastern United States continuing care retirement community, senior living and health care portfolio. In total, he managed a portfolio of loans and commitments of \$550 million. In addition, Mr. Gale has been involved in nearly a billion dollars of financings for health care and senior housing providers. Mr. Gale also has held health care lending positions with Ziegler Healthcare Capital and M&T Bank.