



We increase and preserve safe, clean affordable housing

## **Christopher Jensen, President & Chief Executive Officer, RMCRC**



Christopher Jensen is the President and Chief Executive Officer of RMCRC. He has over 30 years of executive leadership experience in mortgage banking. Since joining RMCRC, he has been instrumental in shaping the organization's strategic direction, fostering a strong culture, and expanding its national footprint.

As CEO, Christopher drives RMCRC's vision of increasing access to credit and financing for affordable housing projects that serve low-to-moderate-income households. He cultivates broad-based relationships with external stakeholders, ensuring RMCRC remains a trusted leader in community reinvestment. His leadership is rooted in a passion for creating meaningful impact—expanding access to affordable housing and fostering a dynamic, collaborative work environment that upholds RMCRC's core values of integrity, teamwork, and innovation.

Christopher holds a Bachelor's degree in Political Science from the University of Utah and an MBA from the Thunderbird School of Global Management. Originally from Denmark, he appreciates global perspectives and enjoys traveling to understand the world better.

Connect with Christopher on LinkedIn: [Christopher K. Jensen](#)



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### **Nick Berger, Chief Lending Officer, RMCRC**



Nick Berger is the Chief Lending Officer at RMCRC, bringing over 20 years of experience in commercial lending and real estate finance. For the past six years, he has played a pivotal role in expanding RMCRC's reach, growing its geographic footprint from Utah to seven surrounding states, and leading efforts to expand the organization nationally.

In his role, Nick oversees all lending and business development activities, ensuring RMCRC remains the lender of choice for financing affordable housing projects. His commercial financing and underwriting expertise support RMCRC's mission of increasing and preserving safe, clean, affordable housing for underserved communities. His work is guided by RMCRC's values of ownership, innovation, and communication, ensuring projects receive the financial resources and expertise needed to succeed.

Nick holds a Bachelor's degree from the University of Utah, where he remains a passionate supporter of the Utes football team. He also earned an MBA from the Huntsman School of Business and is a Certified Commercial Investment Member (CCIM).

Outside of work, Nick enjoys spending time in nature, whether mountain biking, hiking, or fly fishing.

Connect with Nick on LinkedIn: [Nicholas Berger](#)



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## David Rip, Chief Financial Officer & Treasurer, RMCRC



David Rip is the Chief Financial Officer and Treasurer of RMCRC. He oversees financial strategy, investment planning, performance management, treasury, and capital management. With over three years of experience at RMCRC and a deep background in financial leadership, David has been instrumental in enhancing operational efficiency by integrating third-party technologies into process workflows. He ensures that RMCRC continues to operate at the highest level of financial stewardship.

Before joining RMCRC, David served as Senior Director of Financial Reporting for Intermountain Healthcare and its Venture Fund, managing financial operations, reporting, capital management, and investment portfolios. He also played a key role in overseeing the financial management of Intermountain Foundation and its captive insurance companies.

David's career began in public accounting and consulting. He worked with Ernst & Young, Deloitte, and Unisys, advising Silicon Valley-based technology, healthcare, insurance, and banking clients. He has held financial leadership positions at various public SaaS, technology, and venture capital firms, including Instructure, tZero (t0), Medici Ventures, and Unisys.

As a financial steward of RMCRC's mission, David ensures the organization's capital is strategically managed to facilitate sustainable lending and community investment. His commitment to integrity and accountability aligns with RMCRC's core values, reinforcing its reputation as a trusted partner in affordable housing finance.

A licensed Certified Public Accountant (CPA) in Utah and California (inactive), David is also a member of the AICPA as a Chartered Global Management Accountant. He holds a Bachelor's degree in Finance, an MBA and a Master's in Accountancy from Westminster College.

David enjoys skiing, water sports, tennis, and golf outside of work.

Connect with David on LinkedIn: [David Rip](#)



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### **John Montgomery, Chief Credit Officer, RMCRC**



John Montgomery is the Chief Credit Officer at RMCRC, bringing over 35 years of experience in commercial real estate lending, credit analysis, and financial management. With a decade at RMCRC, John has played a key role in ensuring the continued growth and performance of the organization's loan portfolio, helping to expand financing solutions that support affordable housing initiatives.

Before joining RMCRC, John built an extensive career with national banks, including First Security Bank, Zions Bank, and KeyBank, where he specialized in loan underwriting, credit policy development, financial analysis, and risk management. His expertise spans multiple lending sectors, including Commercial Real Estate, Affordable Housing (LIHTC/PAB), Commercial and Industrial, Freddie Mac and Fannie Mae Multifamily, and Luxury Mountain Resort financing. Throughout his career, John has originated over \$1 billion in term loan and construction financing.

A recognized leader in affordable housing finance, John was instrumental in establishing Low-Income Housing Tax Credit (LIHTC) Finance Programs in several Utah Banks, which has provided vital financing solutions for thousands of low-income families over the past 30 years. He also spearheaded the creation of successful national lending programs at Zions Bank, expanding access to multifamily and resort financing across the country.

John's passion for community reinvestment is deeply aligned with RMCRC's mission. He is driven by the belief that affordable housing provides stability and opportunity for individuals and families, and he takes pride in developing credit solutions that help underserved communities achieve financial security. His work upholds RMCRC's core values of integrity, innovation, and teamwork, ensuring responsible lending practices that make a lasting impact.

John holds a Bachelor of Science degree in Finance from the University of Utah and has completed multiple advanced training programs through the Mortgage Bankers Association (MBA) and the American Banking Association (ABA). He has also served as a city planning commissioner and on various affordable housing loan committees and boards, contributing his expertise to shaping housing policies and financial strategies.

Outside of work, John enjoys fishing, camping, hiking, and off-road motorcycle riding.

Connect with John on LinkedIn: [John Montgomery](#)



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## **Mendi Leisure, Chief Operating Officer, RMCRC**



Mendi Leisure serves as the Director of Human Resources & Servicing at RMCRC, bringing over 25 years of experience in mortgage servicing and operational leadership. Since joining RMCRC six years ago, Mendi has played a vital role in overseeing servicing operations, human resources, and various operational needs, ensuring that RMCRC remains an exceptional workplace and a trusted partner for developers and member banks.

Before joining RMCRC, Mendi spent 19 years in the residential mortgage servicing industry, managing multiple teams and working across all aspects of mortgage loan servicing. Her expertise in loan servicing, human resources, and organizational leadership allows her to support RMCRC's mission of expanding access to affordable housing and fostering strong relationships with community partners.

Passionate about making a meaningful impact, Mendi is driven by RMCRC's commitment to teamwork, integrity, and innovation in community reinvestment. She finds fulfillment in using her skills to support housing initiatives that assist individuals and families in need.

Mendi holds a Bachelor of Science in Business Administration from Western Governors University, with a concentration in Human Resources Management.

Outside of work, she enjoys reading, camping at the lake, and spending time by the water, whether at the beach or on a boat.

Connect with Mendi on LinkedIn: [Mendi Leisure](#)