

**Michael Manfred**

Senior Vice President  
and Chief Financial Officer

Michael Manfred is Donlen's Senior Vice President and Chief Financial Officer, managing the finance and accounting operations. Mike has extensive financial industry experience in corporate finance, treasury, and investment-related areas.

Prior to joining Donlen in 2004, Mike was Vice President for Bank One / JPMorgan Chase, where he was responsible for structured finance and funding of asset-backed securities.

Mike's other experience includes positions in Citigroup's Global Securitized Products service area and at Heller Financial, Inc., a \$20 billion multi-national commercial finance company.

Mike earned a Bachelor's degree in Business from Le Moyne College in Syracuse, New York, and an MBA from the University of Notre Dame.

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