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Robert (Rob) Larkins, is a Managing Director and Head of California Public Finance at Loop Capital Markets. He has spent his entire 37-year career in California. In addition to covering the State of California, UC Regents and the CSU System, Rob leads Loop's California general markets practice, as well as the firm's national pension/OPEB funding practice. He has done work for virtually all of the State's urban/suburban counties and a wide range of cities, successor agencies, and special districts. A self-described "credit geek" who is passionate

about reading transaction documents, Rob has extensive experience with general fund (LRBs, TRAns, and POBs), enterprise fund (water, sewer and solid waste) and tax increment credits. Rob graduated Phi Beta Kappa from Stanford University in 1984, where he earned a B.S. in Political Science. He currently holds Series 7, 52, 53 and 63 licenses



Jacky Morales-Ferrand

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Jacky Morales-Ferrand currently serves as Housing Department Director at the City of San Jose. Ms. Morales Ferrand has served as assistant director of the Housing Department since 2007 where she has overseen the planning and operations of programs with a combined annual budget of \$62 million, a portfolio of \$800 million of loans and grants, and a staff of 62 employees.

Ms. Morales Ferrand received a bachelor's degree in American Studies from the University of Colorado, Boulder and a master's degree in Public Administration from the University of Colorado, Denver.



Tim Seufert

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Based in San Francisco, Tim Seufert is Managing Director of NBS, a revenue consulting firm working for local government agencies across California. He has over two decades of experience with such local revenue tools, and is often involved with funding and financing projects from their inception and feasibility stage to their completion. This includes significant consulting for Special Financing Districts (SFDs) and other related mechanisms. Tim has previously addressed the League of Cities, CSDA, CSMFO and other such audiences.

He has a Masters of Public Administration degree from SFSU and a Bachelor of Science degree in Finance and German Language from USC. He is a registered Municipal Advisor.