



Biography

Christopher J. Schaaf Co-Founder, CFO

Chris Schaaf is the Co-Founder and CFO of ConstructNext, LLC. He is responsible for managing the Finances, Banking and Legal relationships at ConstructNext.

Chris is also a Credit Approval Officer in Corporate Banking at U.S. Bank National Association responsible for a \$10 billion loan portfolio of asset-based loans. The group is involved in lending to a variety of customers in major industries in the United States including retail, food/ag, commodities, construction and others. Typical customers are manufacturers, distributors, retailers and/or a mix of one of more of these three. He is very focused on helping customers grow their business in a prudent manner with a well structured financial plan. During his career, Schaaf has served a number of roles including relationship manager, portfolio manager, portfolio team leader and credit approval officer.

In this role, Schaaf is responsible for approving loan requests from the portfolio team in the Asset-Based lending division of U.S. Bank. He is also involved in setting policy for the asset-based division and in setting goals for portfolio risk levels and overall loan quality. Schaaf also has responsibility for approvals in other specialty lending groups within the Corporate Bank of U.S. Bank National Association.

Prior to his current position, Schaaf was a portfolio team leader responsible for managing risk within a portion of the Asset-Based portfolio at U.S. Bank. In this role he was responsible for establishing a Procedure Manual for the entire Asset-Based lending division. He previously held other positions at U.S. Bank and spent six years at another organization in similar roles. Prior to his career in banking, Schaaf worked at a CPA firm for two years and obtained a CPA license.

Schaaf earned a Bachelor of Science in Business and MBA in Finance from the University of Minnesota, Carlson School of Management. He also holds an inactive CPA license and has previously been licensed as a Realtor. Schaaf also graduated from the Pacific Coast Banking School.