MEET THE BHI TEAM

An Interview with **Mimi Vu**, Vice President – Commercial Real Estate at BHI



Tell me about your career before BHI

Mimi Vu: "I've worked in the financial services industry for many years. Shortly after graduate school I started at Credit Suisse underwriting commercial mortgagebacked securities (CMBS) in real estate finance, and this was just as the credit crisis began. I went on to IDB as a loan officer, which was initially a bit of a culture shock after working at a large organization. After seven years with IDB I joined Bank of America as a Senior Portfolio Manager, but I realized pretty quickly that you're a small fish in a big pond."

Why did you choose to work at BHI? What do you most like about BHI?

"I was genuinely curious about BHI's lending model and the opportunities that were presented to me. At most banks, there is very little creative license. But at BHI I saw that there were opportunities to work collaboratively and think "out-of-the-box".

"It's been almost one year since I joined BHI, and I'm really glad I made the move. I enjoy the ever-changing environment of real estate, and doing something from the ground up – which is our niche – has always been exciting for me to see. We're not lending on stabilized office buildings with the same old story. Our projects are far more interesting, and each location has a unique story. I also enjoy getting to know my customers on a personal level, and I've gained their trust and confidence. The Commercial Real Estate Group is the largest in the bank, and as BHI continues to expand there are more opportunities for me to grow within the Bank.

"What I love most about BHI is the people I work with. I don't only work with people from CRE; I get to work with colleagues across different departments and have access to executive management. My colleagues genuinely want to help and we're working together towards the same goal. I also enjoy spending time with them outside of the office – I had an amazing time with everyone at the Holiday party. It's like one big family."

Tell me about your typical day

"Being an originator, I pretty much handle deals from start to finish, so it's an ongoing process. I spend a lot of time in and out of meetings, touring properties, sizing new deals, learning the market and speaking with our clients.



"At BHI, we pride ourselves on our relationships with our customers. My philosophy is to listen to their needs, but I'm candid, direct and tell them what I can do and what I can't do. We also talk on a personal level and get to know about each other's families. This is not what people usually expect from a banker."

Tell me a surprising or interesting fact about you

"I was born in Laos to Vietnamese parents, but I've lived in the city since I was three and grew up in Queens – so I'm a New Yorker at heart. My parents came here with nothing in the '70s, and worked multiple jobs to get me and my older brother through school and they have positively influenced my work ethic. I did a lot of travelling in my younger days, mostly to Europe where I absorbed different cultures and languages. My grandparents lived in France, and I'm "semi" fluent in French and Vietnamese.

"When I was younger I had a motorcycle for nine years - totally against my parents' desires- and I hid it from them for the first five years! My parents were so strict that I became a rebel. My brother was a bookworm, a straight-A student, but I wanted to have fun while taking life seriously."

How do you manage your work/life balance? What do you love to do outside of work?

"I have a daughter who is nine years old and she's my best friend. We live outside of the city so I always make an effort to get home and put on my mommy hat. There's flexibility, but it's a juggling act.

"When I'm not spending time with my daughter and family, I prioritize fitness. I'm big on weightlifting, which I started shortly after my daughter was born. I started training and was squatting almost 200 pounds and dead-lifting 250 pounds. I was also into CrossFit, but I've slowed down recently.

"I'm also a foodie – I'll try almost anything at least once. I do enjoy very good food and cook at home on weekends. I love trying out New York City restaurants and I'm always willing to venture out to some holein-the-wall to try something new."



