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Katherine Hawki...: There definitely have been people that I have introduced to each other, and it's not a good fit. My biggest hesitation is when you recommend somebody and there's just a complete lack of communication and lack of response.

Katherine Hawki...: I am Katherine Hawkins and I live in Dallas, Texas. I am the senior vice president and portfolio manager for Oakline Advisors, which is the advisor to a publicly traded mortgage fund called Vertical Capital Income Fund. The biggest challenge in managing the Vertical Capital Income Fund is finding different opportunities in a constantly changing mortgage environment. I was introduced to James at Boyd Management probably five or six years ago as a potential originator to work with. The fund is a buyer of mortgages in a secondary market. James was known to a mutual colleague of ours as a reliable originator. We've been doing business with them and purchasing their originations for nearly five years now. And they stand out as some of the best performing loans that we have in the portfolio.

Katherine Hawki...: From the beginning, working with James and the team over at Boyd, including Sarah and Brice, has always been pretty easy there. The communication is always there. They're always ahead of anything that might come up or might be potential issues. I think their communication is top notch. The team over at Boyd and the way that they underwrite their loans, the quality of assets that they have, makes my job a lot easier. I don't lose sleep over any of the assets that I purchased from Boyd.

Katherine Hawki...: Sarah over at Boyd Management is pretty impressive. She runs a very tight ship. The process is streamlined whenever Sarah sends me a tape over for bidding. She lets me know when they're looking to close it, what loans are in their pipeline, what has closed or what hasn't funded yet. All the expectations are set up front and that makes it a pretty easy and streamlined process I think on both ends. Boyd Management helps our business. In fact, I think that they are crucial to our business in fulfilling a bucket of higher interest rate loans that I know will come on a flow basis and will have high performance. The portfolio wouldn't be as consistent as it is if it weren't for Boyd.