



Charles Ruffin
AVP, Emigrant Mortgage Company

Emigrant Mortgage Company is a wholly owned subsidiary of Emigrant Bank, which has been serving the credit and banking needs of the New York community for more than 160 years. Emigrant Mortgage Company's lending territory consists of NY, NJ, CT, MA, PA and FL. Mr. Ruffin's primary role at Emigrant Mortgage Company is to originate multifamily, mixed use, office, retail, warehouse, underlying co-op, and SBA loans. Mr. Ruffin also originates 1 to 4 family, condo, and co-op residential loans. Mr. Ruffin has over 15 years of experience originating commercial and residential loans.

Before joining Emigrant Mortgage Company Mr. Ruffin was the Managing Director of Davenport Capital Markets. Mr. Ruffin's role at Davenport Capital Markets focused on originating permanent, bridge and mezzanine commercial loans for various property types. Previous to Davenport Capital Markets Mr. Ruffin was a Client Manager in the Commercial Term Lending division of J.P Morgan Chase. While at J.P Morgan Chase Mr. Ruffin focused on originating multifamily and mixed use commercial loans. Mr. Ruffin holds a JD/MBA and a NY Real Estate Broker's License.