



PITCHIT FINTECH STARTUPS PODCAST NO. 84-SUSAN TANSKI

Thanks for coming back for another episode of PitchIt, a fintech conversation amongst founders, investors and friends. I'm your host, Todd Anderson, Chief Content Officer of Fintech Nexus.

What we do is we take a peek behind the curtain, what motivates someone to start a company, how do investors make the right bet, what do accelerators do during and help enabling the process of growing your company, how do banks think of founders. Not to mention, we try to have some fun and what you'll see is we'll also do some special episodes, we have some new features coming so stick with us and you'll get all you need to know about the fintech startup landscape.

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Now, let's get on with the show.

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Todd Anderson: On today's episode I'm joined by Susan Tanski, Co-Founder & Head of Strategy at Sunstone Credit. Susan and I talked about, you know, the origin story behind Sunstone and why they focused on commercial solar versus residential solar, what initially drive her interest in, you know, being in the climate and sustainability space, how Sunstone is helping small and medium sized businesses finance solar power, the \$1 Trillion opportunity in commercial solar, raising capital and much, much more.

Before we get to the episode, a couple of short PSAs. We are still accepting applications for PitchIt at Fintech Nexus USA, head to fintechnexus.com for details. In the show notes we will have the application link. If you want to sponsor an episode, come on as a guest or sponsor one of our many digital or in-person offerings, feel free to reach out anytime, it's todd t-o-d-d@fintechnexus.com

Now, without further ado, Susan Tanski, Co-Founder & Head of Strategy at Sunstone Credit. Enjoy the show!

Thanks for coming on the podcast, Susan, how are you?

Susan Tanski: I'm doing well, Todd, thanks so much for having me.

Todd: Of course. So, I like to start the show, tell the audience, tell me a little bit about yourself, you know, what's your professional journey been like before Sunstone and what kind of brought you to the point you're at today?

Susan: Sure. So, I have been in financial services my whole career and I have worked kind of the full spectrum of banking. So, I started in consumer banking, I spent some time in commercial banking and also investment banking. Prior to Sunstone, immediately prior to Sunstone, I was actually a Co-Founder of a SPAC and we were the first sustainability-focused SPAC which is kind of how I got an interest in solar and, you know, all things clean energy and that actually led me to Sunstone because I reconnected with one of our founders at Sandstone, Wilson Tsang. He co-founded a company called Sunlight Financial which is a residential solar finance company and they actually went public in a SPAC deal and so we kind of were, you know, talking about that and he said look, I'm about to start a new company that is commercial solar finance, you know, would you be interested in joining. So, that's how I got to Sunstone.

Todd: I like to ask this question in terms of, you now, the entrepreneurship journey, did you see yourself eventually getting to the point of starting your own venture or co-founding a venture with a fellow founder or was the banking, the career kind of taking on a certain path and this opportunity just jumped at you?

Susan: Yeah. So, I always wanted to do something entrepreneurial. I think that, you know, I'll start with saying, I think the best career advice I ever received was actually from David Solomon, so the CEO of Goldman Sachs. I was in investment banking at Goldman right out of business school and like our first day in orientation, one of the things he said to us was, you know, everyone wants to be an entrepreneur, everyone wants to start a really successful business, you know, be the next Google or Uber, Amazon, whatever, but you really need to build a foundation first and grow the network, get hard skills, learn how to do something before you go out and be an entrepreneur.

And so, his point was Goldman's a great place to do that which I agree with, but I'm really grateful that I had, you know, 10+ years in financial services really learning how to do something and, you know, learning about an industry and I think I can bring that skill set to being an entrepreneur which just makes me that much better. And it's also the network too, I mean, like network I think is worth its weight in gold and I'm so glad I have that from all of my previous roles.

Todd: So, tell us what does Sunstone Credit do and when answering that how did you ultimately come to the name Sunstone?

Susan: Yeah. So, I actually don't know how the Sunstone Credit name came to be, it is a great name though, I love it, but we are a commercial solar loan platform. So, if you are, you know, a hotel or you own a warehouse and you want to put solar on your facility, we will finance that for you with really straightforward, easy to understand loan financing.

Todd: Now, what made the commercial market more interesting versus a, you know, the residential market? Obviously, there's some players in the residential market, but every house doesn't have solar panels yet on it today so what made the commercial side versus the residential side more appealing?

Susan: Yeah. And so, let me get into maybe a little bit of the origin story because the thing is really, just saying, and I think it answers that question as well. So, whenever Co-Founder, Josh Goldberg, who's also our CEO, he founded a solar company, you know, several years ago that installed solar for people's houses and commercial properties and back then there was really no way to finance your solar system if you wanted to own it yourself. So, you could pay cash obviously for your system or you have a third party-owned system which is kind of crazy when you think about it, right, because you own your house and you're letting someone put something on your roof and then they're going to install power geo, it's a very strange arrangement.

So, he was like, we really need to find a way to finance these systems for our customers that is just a simple loan where the customer can own the system themselves, but pay for it over time. And so, he partnered up with Wilson, who is our private equity firm at that time and that private equity firm started offering solar loans to Josh's customer and over time, they realized, why are we just doing this for, you know, Josh's customers, we should do this for everyone. And so, that grew into Sunlight Financial which is the residential solar loan company that I mentioned earlier that went public a couple of years ago. And so, they did that and others also entered the residential solar finance market and, you know, that was, I want to say almost ten years ago, that market has really flourished and there are a number of players who are kind of operating in that space.

And then at the other end of the market you have, you know, you big utility scale solar projects. You have your Walmarts and Targets of the world like it's going to be so easy for them to get financing if they want to put solar on their roof, but there's this huge segment in the middle that, you know, no one's offering financing to. I think the reason for that is the underwriting for small businesses is a little bit more complicated and so, you know, there's the residential solar finance problem which really solved first, but there are a lot of commercial customers that want to go solar that need solar loan financing. And so, Sunstone is really the first company to enter that space and solve that problem.

Todd: How do you ultimately underwrite the borrower, is there personal guarantees, are you kind of underwriting them in a way of underwriting the owner of the business and it's kind of like a de facto consumer, you know, how do you look at the business and how do you examine the business, you know, when thinking about lending to them?

Susan: Yeah. So, on the point of personal guarantees, no. So, our product has no personal guarantee required and we really are underwriting the business itself and the merits of the business and I would say there are two main components to our underwriting process. So, the first is just looking at the business itself, making sure that they have, you know, at the most basic level, obviously there are a lot of things that go into our credit score card, but I would say the most basic level, are they generating sufficient cash to cover the loan payments on their Sunstone loan.

And then the other piece that's really critical to solar is, does this solar system actually save the customer money so that's like really at it's most basic level, the reason why customers go solar, right. They're saving on utility bills, you're getting tax credits, in certain markets you're getting stay-in local credits so why would you install solar if, you know, at the end of the day, those aren't offsetting the cost of your system so we just want to make sure that that's the case.

Todd: So, when doing a research for the episode, I saw that you have some companies that are excluded that you serve and obviously the other type would be, you know, maybe companies like ours that are in a giant office building but we don't own the roof or anything like that and so it's hard to finance companies that might have an office space in the building. What are some of the exclusions on the types of companies, why exclude some types of companies?

Susan: Yeah. So, we actually don't have many exclusions from an industry perspective. So, for example, we're not going to lend to someone who's in the firearms business, you know, someone who is running a payday lending operation, those kind of things which are, you know, pretty typical bank exclusions, but other than that, you know, we have approved projects for a wide variety of industries. And so, you know, things like I mentioned warehouses and hotels earlier, those seem kind of standard, but then, you know, we've done projects for veterinarians and roller skating rinks, it's really like just very interesting industries and businesses so no exclusions on the industry front.

Todd: Is there like a typical borrower, like is it a business that generates X amount of money or, you know, is it a typical mainstream business that kind of has their own storefront? Is there kind of an ideal customer that you found over time has kind of been the one that tends to go this route?

Susan: No. I would say there really isn't a typical customer which is just so interesting, you know, there are so many different businesses that see the value of solar and want to go solar. I will say, you know, I think when you talk about the SMB space you tend to think of like the mom & pop shop on the corner, that's last of the kind of business that we're lending to. Most of our businesses are like in the medium size range, they're established, they've been around for a while and so, you know, I would say that's kind of the only like standard criteria that we really think of.

But you know, you ask about office buildings, we can actually lend to tenants so if you're a long term tenant in a space, as long as your landlord consents to putting the solar on we can install a system for you and you can be one of our borrowers. But what typically happens with, you know, like if you're thinking about a skyscraper in Manhattan that's not going to be a great candidate for solar because just the roof space relative to the square footage isn't very high, but if you're a suburban office park with a lot of different tenants, like that could be a great candidate for solar.

Todd: Interesting. You know, and what have you seen, so far, you mentioned the offsets and saving money, is there kind of an average that you have found in terms of savings if a business moves to solar?

Susan: Yeah. It really depends on the market, I would say. So, I say there are kind of three different qualities that make a market or a region a good place for solar. So, I mean, solar is possible in all 50 states or really anywhere, but, you know, it tends to be a function of how expensive is power, how much thou do you get and are there state and local incentives that, you know, kind of sweetens the pot when it comes to savings.

So, you'll see certain markets like California where there aren't state incentives but power is so expensive there and a lot of areas get a lot of good sun is a great solar market. And then, you know, I talked to business owners all the time in places like Massachusetts and Illinois and they're like, you

know, solar is not really going to work for us, we don't get that much sun, but cost of power is very expensive there and there are state incentives so those are great solar markets.

Todd: So, stepping back a little bit in terms of the broader, you know, solar appetite, how big is the interest in solar today and how much has that shifted say the last ten years. It seems we're starting to hit an inflection point if we haven't hit it yet that people obviously and businesses and consumers alike are looking more towards alternative sources of power, what are you seeing given that you're in this market, how big is the appetite today?

Susan: Yes, you're so right. So, solar is really benefitting from unprecedented tailwinds right now and it's kind of like a perfect storm of, you know, just different factors that are really feeding that. So, for one, there are economic factors, right, so between inflation, the war in Ukraine driving up natural gas prices, the cost of power has gone up everywhere and in certain markets it's gone up significantly, you know, I'm talking 30/40% which just makes the offset that solar can provide that much more appealing.

Then you have regulatory factors so President Biden just signed the Inflation Reduction Act into law in August and that increased the federal tax incentive that businesses and consumers alike can get from installing solar so it increased that to 30% of the cost of the system and it also is keeping that incentive in place for ten years.

And then you also see the social side so customers are starting to demand from businesses that they implement more sustainable practices, but, you know, lenders and investors are also doing the same thing. We were speaking to a big asset manager recently that invests in a lot of real estate developers and property owners and they won't make an investment unless that business has an ESG strategy in place and so solar is a great way to implement something like that but also save a lot of money.

Todd: Are there still some, either one, many, impediments to greater adoption, does it go back to some of the incentives that governments maybe don't offer in some states, what are some of the impediments that you still see out there?

Susan: So, the biggest impediment to date, honestly, has been financing and so the exact problem that we're trying to solve. So, if you look at what happened in the residential market, once these players like GoodLeap, Sunlight Financial, Mosaic came on the market and started offering financing, loan financing for solar, the market just took off in the residential space. In the small to medium commercial space it has been relatively low penetration to date, probably like 2% and we think that's really driven by the fact that these businesses can't get loan financing for their solar system.

So, we hear from our installer partners all the time that they will talk to a commercial customer about, you know, potentially installing solar, the customer gets really excited about the economics and then they go to talk about how they're going to pay for the system and the business owner says, you know, I'm thinking about installing a \$500,000 solar system. I don't want to pay cash, you know, I have \$500,000 of cash sitting on my balance sheet, I want to hire new people, I want to upgrade my equipment, I want to get more space. You know, it's really focused on how to grow business, not invest in a solar system and so Sunstone is enabling them to, you know, do all of those things but also install solar and save a lot of money.

Todd: So, what initially, you know, from a personal perspective spark your interest in climate I see it when going to your LinkedIn and your background, you have a number of years that you've been in the space, whether it be sustainability now with Sunstone, what sparked your interest?

Susan: Yeah. So, I can actually go all the way back to watching "An Inconvenient Truth," I don't know when that came out, like 2007 or something....

Todd: Somewhere around that.

Susan:so long ago that I actually remember it was back when Netflix still sent you a DVD.

Todd: (laughs) Yeah, I remember that.

Susan: Yeah, exactly. And I remember watching it and thinking well, this is a huge problem and what can I actually do about it, you know, how can I contribute, how can I help solve it and at that time I was working at Capital One in the Credit Card Division and that was my skill set and what I brought to the table. And I thought, you know, I don't really have any applicable skills, like what am I going to do, but it was always in the back of my mind that I wanted to work on climate and I wanted to do my part and kind of contribute to what I think is the biggest crisis that humanity has ever faced.

And it was really not until, you know, I was on the SPAC team and founding the SPAC that I found an opportunity to leverage my background in financial services, but also use that role to deploy a lot of money towards a clean energy company and, you know, I think Sunstone's the same perfect combination, right, it's my interest and my passion about doing something to help the planet but also it takes the skills that I've developed working in financial services for so long and puts them to good use.

Todd: As a former banker, a former investment banker, it still feels like the traditional financial space has talked a lot about sustainability, ESG, but haven't enacted that much yet. Do you think that that's the case and do we need a tipping point, it still feels like there's a bit of a divide, like the younger generation clearly is very much focused on sustainability, the climate and where the future of energy comes from, but a lot of the powers that be in traditional finance haven't enacted that much yet. Do you think that that's the case, do we need a tipping point?

Susan: So, I don't think anyone has done enough, you know, towards this problem so, you know, that's banks, government, me personally, we could all do much more. Like I said, this is the greatest challenge that humanity has ever faced, you know, I'm not putting any caveats or anything on that, I think that's actually the case, it's an existential threat and I think we all should be doing much more to combat it. But, you know, banks really follow the money, right, and I think that their investors are really focused on ESG, consumers are really focused on ESG and you've seen, just in the last ten years, a lot of banks and really every company has implemented some kind of ESG strategy for those reasons.

And so, you know, I think that everyone could do more, but I do think that it's real and I think that it will continue to grow in importance over time and I agree with you that it is so inspirational, the younger generations, and how passionate they are about this issue. You know, I think they recognize that it's really going to affect them or if not them, their children and they want to do something about it. Just seeing the amount of energy and enthusiasm towards kids who are in college or recent grads, they all

want to work in this industry, they're really excited about it and I'm really inspired and I think that they are going to do great things and really mitigate this challenge.

Todd: You mentioned the tailwinds behind solar these days, but also, you know, for a company like Sunstone there's been a real shift within fintech amongst how embedded finance has kind of really taken off. I know that you guys work with a lot of partners as well and so how much of that larger trend also played into kind of setting up a real good circumstance for Sunstone and the broader kind of embedded market. What are your thoughts on that and, you know, how much easier are your conversations with partners today than maybe they could have been five years ago if you were starting that?

Susan: I mean, you are so right. I think the fact that if we were trying to start this company ten years ago, you know, all of these big embedded finance companies that everyone knows and knows how they work has probably used a lot of them at one point in time, you know, they've started, for the most part, like ten years ago.

So, this concept of embedded finance, you know, just wasn't really a thing ten years ago, so I think the fact that everyone has much more familiarity with the concept and, you know, I don't have to, especially for your audience, I don't have to come up with some analogy to describe how we actually sell our product and get it to market, like everyone understands the concept of embedded finance. When we go talk to investors and potential customers the conversation goes that much easier because I think that, you know, everyone is very familiar with that concept.

Todd: What's the, if not one of the biggest, one of the biggest lessons you've learned, so far, about Sunstone since founding the company with the co-founders.

Susan: So, you know, I think that one thing that I heard someone say at one point that startups are not about ideas, they're about people and I think I've really like lived understanding that. So, I think if you have a great idea but the wrong people to execute it, your company is basically worthless, right. On the flipside, I think if you have amazing people working for you and with you, even if the idea is not that great, it doesn't matter because you're going to pivot, you're going to change what you're doing to fit the market and you're going to find the right fit and the right path forward and I think that we have done a really great job at Sunstone in finding the right people and finding a great team.

And the more I spend time with our team and we get together, we're a remote company right now, but when we do have the opportunities to get together there's just so much energy and passion and I realize that we have the right team in place. So, you know, we're coming up on two years of being a company and really like a little over a year being in market, there are things that we're going to do that are missteps, you know, maybe the product that we have right now is not perfect, I'm sure it's not, you know, our approach to a lot of things isn't. But we have such a great team that, you know, we can really do anything and I think that that's the most important thing.

Todd: Is there a regret that you can share since starting the company, a misstep that you could share that you guys have learned from?

Susan: I don't know, I can't really think of a regret or a misstep, I definitely think that because we have such a great team, we have evolved our products. You know, we've listened to our partners so, you know, we sell through a network of solar and solars across the country who offer financing to their customers and, you know, the products that we offered a year ago when we launched is not exactly the same as the products that we have today. And that's because we took feedback from our customers and our partners and we got changes into market really fast.

And it's the same thing with our tech platform, you know, like what looks like a year on change ago is like drastically different from how it looks today because we were able to take feedback and really got changes implemented quickly that better served the needs of our customers and partners. So, you know, I think we'll continue to evolve, right, I think, you know, in two years or three years we'll quietly look back and announce well, our installer portal really looked awful back then, but, you know, we'll continue to make changes and make things better.

Todd: You mentioned team the last few minutes, how big is the team today, what does the team look like in terms of types of people you have on the team, engineers, sales, kind of what does everyone look like today and how big is the team?

Susan: Yeah. So, we're about 35 people which is incredible because I think we ended 2021 with maybe 12 people so we've just grown a ton which has been amazing. Most of our employees are concentrated on three teams, I would say, so our engineering & tech team, our business development team who are out talking to our installer partners and, you know, signing them up for a platform and also helping them fund deals for their customers. And then we have our credit & underwriting team and they are reviewing every loan for credit approval and they're also...all of our installers that are signed up on our platform also go through a vetting process so they're working with installers on that as well, And then we have people in other various capacities as well, but I would say those are kind of the three biggest teams.

Todd: So, back in late 2022 you had raised a round, how was the fundraising process, anything specific that you learned during that process and, you know, in terms of the company, how big of a stamp of approval is something like that round, especially in the environment that we're currently living in which is not, you know, free money like 2020 was. You know, how does that kind of give the team a jolt?

Susan: Yes, I mean, absolutely. So, fundraising in this environment was certainly interesting, however, having through SPAC mania of 2020, I felt like fundraising here was, you know, a walk in the park so everything had that going for it. But, you know, I think like it's always interesting going out and talking to investors, like no one wants to hear that their baby is ugly and so everyone gets a fair amount of that, but I think we found a really amazing partner in Greenbacker Capital, they led our round.

We also had some investors from our seed round participate so Grotech Ventures and then we have two of our bank partners, Cross River Bank and Forbright Bank who also participated in the round. So, I think it's really exciting to have, you know, to have an incredible partner in Greenbacker and then also investors that we know and that we love working with kind of validate the business. And I think, you know, we're really excited to have that validation and have some money in the bank and really just knowledge about going out and executing which I think we will do very well.

Todd: Was there any, it's a fairly new concept in terms of, you know, selling into the medium sized business to solar, I would think investors are a bit more familiar with the residential side. Was there any skepticism amongst investors, like this isn't possible, this is a market that's too diverse and strange, what was kind of that appetite from investors during that process and was there skepticism?

Susan: So, I think that, you know, there's acknowledgment across-the-board that small business underwriting is more complicated than investment grade commercial underwriting and consumer credit which is based on FICO, debt to income, those kinds of things so I think everyone acknowledges that. However, small business lending has been around forever and it's a huge segment at a lot of banks so it's not like you can't lend to small businesses or we don't know how to lend to small businesses and so I think there is acknowledgment of that from investors.

I also like to think of the complexity as a moat like, you know, we were the first to market here, we're continuing to evolve how we underwrite and we'll continue to do that, we're also getting great data that no one else has, right, on the small business solar lending space. And so, even if someone were to start a competitor tomorrow, we've got 14/15 months of data on them that we will continue to use to evolve our credit models and, you know, probably make decisions that they won't be able to because we just have better data. So, you know, to summarize, I think that it's definitely more challenging than some other segments of the market, but just huge opportunity, you know, like a trillion dollar TAM is what we estimate and just very low penetration to date so I think we have a huge opportunity ahead of us.

Todd: You mentioned the advice before from David Solomon, the Goldman CEO, if another founder had picked up this episode what piece of advice would you offer to them given where your career has been and, you know, the lessons that you've taken from Sunstone, thus far.

Susan: Yeah. I really mentioned this earlier, but I think it's just a great point to re-emphasize which is just hire a great team. You know, I'll look at a resume and, you know, maybe I'm hiring for a role where I really love someone to know coding language, but I have this amazing candidate who is perfect in every other way but doesn't have that experience, like, you know, ten times out of 10, I'm going to hire that person over the first one that has the experience, the exact experience that I'm looking for but maybe isn't as motivated or as talented and not as passionate about the role in the company. And so, I think like just making sure that you surround yourself with great people, like anyone who is smart and motivated and curious is going to learn how to do the job that's put in front of them so I think it's just so important to find the right people.

Todd: So, we have just a couple of minutes left, I'd like to end a little bit lighter, Do you have a favorite book or the last book that you read.

Susan: Yes. So, I have a favorite book, my favorite book is "The Great Gatsby," actually. I first read it when I was like 15 or 16 and it really resonated back then and I'm not someone to, I don't like to watch movies more than once, I don't like to visit places more than once, I don't like to read books more than once, but I've actually read that book like four or five times every five years or so and every time I read it there's something new that I appreciate about it. I appreciate the way that Fitzgerald writes characters, like he just gets people so well so after having a bunch of life experience, I just notice like

how much more the book resonates and having lived over almost ten years in New York, I've definitely met a few Gatsbys and a few Daisy Buchanans.

And then recently, I actually read another great book which is called "The Water Will Come" by Jeff Goodell and that's actually very relevant to Sunstone, it's about climate change and rising sea levels and how it's going to impact the cities that we live in. I live in Miami currently so very relevant for me.

Todd: You are the second founder/co-founder that I've interviewed that has selected the Gatsby book, the other one was a company called Grain and the Co-Founder, Carl, also referenced that as his favorite book.

Founders obviously, you know, you need to stay fresh, you can't burn yourself out though founders typically work very long hours, what do you do to unwind, step away, kind of clear your head and make sure that you're fresh for the team, for your fellow employees?

Susan: Yes. So, I love to take walks and I try to walk everyday for about an hour, it really clears my head. I do my best thinking on those walks and I live right by the beach so it's just beautiful environment and very inspirational to kind of be in nature and just appreciate the beauty of my surroundings and also, you know, think about whatever it is I need to ponder for that day.

Todd: Do you have a favorite sports or team that you root for?

Susan: I do not do sports at all, but we are a Baltimore-based company so I will say go Ravens.

Todd: (laughs) There's a reason why I ask the question because I'm a big sports fan, but I'd probably say 90% of the I think 85 interviews I've done now, the founder or co-founder never watches like the typical sport. You know, founders are usually, their heads and the way they think is usually different and so most curious what people's answers are to that question.

Susan: Yeah, it's interesting. I appreciate sports, I love going to football games, baseball games, I went to the Formula One Race in Miami actually in May which was really cool. I've never experienced that before so I can appreciate people who are kind of at the top skill level of what they're doing, but I have never really been passionate about sports and now I'm realizing I said, go Ravens, and if my Dad happens to listen to this, I have say go Red Sox because that's his favorite team.

Todd: (laughs) That's okay, there are different sports, I think you're safe there. Do you have a favorite vacation spot?

Susan: So, like I said, I don't necessarily like to go to places more than once, I do love to travel and I always try to go to more countries than my age. I think that I've maybe fallen off since during COVID I didn't get to travel as much as I'd like to, but I pick one particularly memorable trip that I did take and that was about seven years ago at this point which was to Israel. And I think what I loved about that trip is that no place has really made me think as much as Israel, it's just such an amazing place from, you know, modern politics but also the history and the religious significance. It's really just a fascinating place and I felt like it caused me to have deep thought about a lot of different things.



Todd: And then final question, biggest inspiration in life or what inspires you?

Susan: Yes. So, I love nature and I think actually as I've gotten older I've started to appreciate it more. I mentioned walking along the beach, I love being in the mountains, I'm actually about to take off for Wyoming and be living out there for a couple of months and, yeah, it's just breathtaking out there in the Rockies and so I get a lot of inspiration from nature and also love animals. You know, I love to see...you know, I went on safari in Africa several years ago and it was just the most interesting thing and so I just love being in nature and, yeah, I get very inspired by it.

Todd: Well, Susan, I appreciate you coming on the show, thank you for your time today. If someone, you know, wanted to reach out and get in touch with either you or Sunstone how can they do that?

Susan: Yeah. I'm at susan.tanski@sunstonecredit.com so, you know, very easy to reach out to me that way and then there's definitely a way to send a note to others on our company on the website, we're just [@sunstonecredit.com](https://www.sunstonecredit.com) and feel free to connect with me on LinkedIn too.

Todd: Alright, sounds good, continued success to you and the team and thanks again for stopping by.

Susan: Thanks so much, Todd, it was great to be here.