

October 21, 2024

John M. Nolan  
Chair, Member Selection Committee  
c/o American College of Real Estate Lawyers  
220 N Market Street, Suite 100  
Frederick, MD 21701

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Dear Mr. Nolan:

It is with great pleasure that I second the nomination of Domingo Cruz for membership in the American College of Real Estate Lawyers made by Sean Dennison.

I began working with Domingo in 2021 when he joined the in-house legal group at Pacific Life Insurance Company, eventually becoming the leader of the company's loan closing team. In that time he has proven to be both a highly-skilled real estate lawyer and a thoughtful and practical business person. He has a deep and broad understanding of real estate issues on a national level, born from long in-house experience with sophisticated national lenders. Domingo is pleasant to work with and is willing to hear out the counterparty's perspective rather than taking a "this is how its done" approach. He actively seeks compromising solutions to resolve an issue and move the deal forward if a solution can be found. We have worked together on large, complicated and challenging deals, that have in some instances bucked industry trends (for example, two large shopping center financings in the recent wake of COVID), requiring very careful and conservative legal analysis coupled with creative problem solving.

Domingo is generous with his time and has spoken to both legal and professional audiences. As attested by his resume, he is also active in his community outside of the law.

I have received and reviewed the Proposal for Membership submitted by Sean Dennison and certify that Domingo Cruz satisfies the criteria for selection to the College as set forth in Section 4 of the Guidelines for Regular Member Selection. In my opinion and to my knowledge, the Nominee satisfies ACREL's Statement of Professionalism and exemplifies the standards of professional integrity and civility as provided in the Guidelines. I am not (a) in the same firm, business entity, faculty or other organization as the Nominee, (b) related by birth or marriage to the Nominee, or (c) a current Governor or member of the Member Selection Committee of the College. Except as disclosed below, neither the nominee nor his/her employer regularly employs or retains me or my law firm or employer, and my business relationship, if any, with the nominee is as follows: Domingo's employer, Pacific Life Insurance Company, is a long time and important client of my firm. This relationship predates Domingo's employment.

Yours truly,



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Rhys Hefta  
ACREL Member

cc: Sean Dennison