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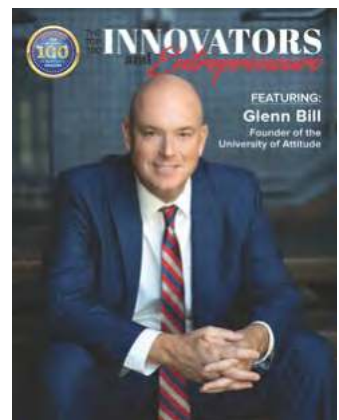
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The staff of The Top 100 Magazine would like to express their gratitude for having the privilege of working with the brightest, most accomplished, and esteemed professionals in the finance industry. Through the combined efforts of our account directors, writers, production staff, and artists, as well as the cooperation of everyone who is featured in this extraordinary edition, I believe we are presenting one of our finest publications to date.

I know that our readers will be equally impressed by these stories and appreciate the tremendous fortitude, dedication, and perseverance of these individuals, along with the many sacrifices they have made in the pursuit of their dreams. It is my sincere wish that each and every one of these amazing professionals continue to experience success and my pleasure to present *The Top 100 People in Finance Magazine*.

*Joseph Nunziato*  
CEO, Redwood Media

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# Michal Liviatan Carpenter

Head of Canada/Partner Success Manager



US Financing Designed for Foreign Investors

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An entrepreneur at heart, Michal Liviatan Carpenter spent 15 years in the food & beverage industry, owning several successful food establishments and corporations, where she skillfully managed hundreds of employees. “I am an autodidact, a self-taught person. When everyone around me chose higher education, I traveled the world and I was open to recognize the opportunities that came my way,” she said. In 2021, one such opportunity presented itself and so she took the bold leap into fintech and joined Lendai, a tech-based, private lender that focuses on foreign nationals investing in the US real estate market. In her role as head of Canada and partner success manager, she uses the skills she honed in her previous career, including business development, communications, and customer service, to grow the financial company’s B2B partner relations, and both maintain and create relationships with other industry professionals.

“When I first came to the company, I was tasked with expanding our global offices and opening our Toronto office and my responsibilities were in just about every area, from administration to the end clients,” she said. As an Israeli-Canadian herself, Michal is pivotal in the company’s dealings with helping Canadians secure U.S. financing. She notes that what sets Lendai apart from other firms, with regard to cross-border transactions, is its technology and algorithms. “US banking wouldn’t know how to assess the client on the other side of the ocean. On the other hand, when those clients [foreign investors] go to banks in their country seeking a mortgage on US property, the bankers might say, ‘You’re a great client, but we don’t know the property and can’t use it as collateral.’ We cover that informational and financial gap in the industry because we know how to assess the foreign investors in their country of origin and also the US property in terms of risk management,” she explained. Another advantage Lendai has is the support from within the foreign countries they service, such as Tel Aviv, London, and Toronto, connecting their clients in their native time zone and language.

Michal believes the most valuable asset she took from the food industry is her sense of urgency. “I’m not the typical 9-to-5 person you’ll speak with in a conventional bank. I’m able to immediately reply to clients and give them the service they need right away. Customer service is important, whether it’s mortgages or lattes, I want my clients to be happy and satisfied and know they’re valuable no matter what,” Michal adds.

Although she has already accomplished much in her careers, Michal believes the best is yet to come. “If I look back, 2021 was the year where I shifted my career and created something new that didn’t exist before. And that ‘something’ became a solid ground floor that keeps on growing by the minute. I could never accomplish that without my failures and the ‘soft skills’ I have developed along the way,” she added.