

## **Dena Cruz** Senior Underwriting Counsel

Dena is a graduate of the Santa Barbara School of Law who has both a real estate litigation and transactional background. Throughout her career as a practicing attorney, she has primarily focused on transactional real estate matters. She has counseled Fortune 500 clients in a number of matters, including but not limited to, title and escrow disputes, judicial foreclosure, mechanics' liens, loan fraud and real estate tax disputes. She has also represented clients involved in the purchase, sale, leasing and financing of commercial real property.

## Gediminas (Gedis) Rusteika Underwriting Counsel (CA Registered In-House Counsel)

Gediminas Rusteika is part of the San Francisco NCS team as the Vice President and Underwriting Counsel (CA Registered In-House Counsel). Gedis brings extensive experience on complex CRE transactions around the country. He began his career as corporate counsel on acquisitions, dispositions, and development, and has since worked on title insurance and underwriting a variety of commercial real estate transactions – including intricate office, retail, apartment, and mix-use development portfolios. He credits his passion for problem solving a key element in helping his clients close with confidence. Gedis is a member of several commercial real estate organizations, including American Bar Association's RPTE section – where he currently serves as the vice chairman of the REIT's committee – ICSC, NAIOP and Urban Land Institute.



## **Stephen B. Sanders**SVP, Operations Director

Stephen Sanders is Senior Vice President, Bay Area Operations Director of Stewart Title National Commercial Services. With almost four decades of extensive national commercial transactional and operational experience, Stephen has acquired an industry-leading body of commercial title experience as a foreclosure trustee, industrial development title manager, real estate paralegal and title plant manager. Stephen and his team facilitate commercial title and escrow transactions for apartment, retail, industrial, office, and other industry sectors across the nation. Stephen is an active supporter of Commercial Real Estate Women Network (CREW Network), International Council of Shopping Centers (ICSC), National Association of Industrial and Office Properties (NAIOP), and Urban Land Institute (ULI).

