

**Debra Nesbitt**  
**Chair of the National Rural Lenders Association**

Debra Nesbitt has over 30 years' experience in rural economic development and currently serves as programs advisor to Live Oak Bank's Energy & Infrastructure team, which provides capital to rural America. Debra is an in-house expert on the U.S. Department of Agriculture (USDA) lending program and since joining Live Oak in 2016, she has provided insight and guidance to Live Oak lenders on ways to structure loans in the USDA and SBA guaranteed loan programs. Prior to Live Oak, Debra served as a business programs specialist for the USDA's Rural Development program where she originated, structured, closed, and serviced USDA loans. She has also worked for non-profits and State governmental entities promoting economic development programs for rural communities. Debra serves as chair of the National Rural Lenders Association board of directors, where she advocates for USDA guaranteed lending programs to support rural economic development. She is a graduate of Clemson University and the Kennedy School Executive Education Program at Harvard University. Debra grew up on a dairy farm in western NC where she lives today.