



**Hayley Chavarria**  
*Vice President of Portfolio Risk*  
**First Financial**  
**Equipment Leasing**

Hayley Chavarria serves as the Vice President of Portfolio Risk at First Financial.

With over 35 years of experience in the field,

Hayley is responsible for a range of critical duties within the organization. These include overseeing all activities in the portfolio department, managing residual risks, and enhancing lease profitability. Additionally, she is responsible for asset, lease, and customer portfolio reporting, asset valuations, and devising profitable end-of-lease strategies.



**Elise Hardy**  
*Vice President of Sales*  
**First Financial**  
**Equipment Leasing**

Elise Hardy has made remarkable strides in her career at First Financial Equipment Leasing. Her unwavering dedication and hard work have led

to her securing top-notch clients and doubling the company's material handling transactions. Moreover, as the first female Salesperson of the Year for 2021, Elise has proven herself to be a reliable and trusted advisor in the industry. Her achievements speak volumes about her expertise and professionalism, and she consistently ranks among the company's top producers.

>> [Link to October 2023 Material Handling Wholesaler Magazine](#) <<

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