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## **PROFESSIONAL EXPERIENCE**

**Private Banker, March 1986 - Present.** *Clients include public and privately held companies involved in commercial, international business and real estate activities.*

- ◆ Specialize in debt management for clients, principally small to medium sized businesses (\$5-\$100 million in revenues) and/or high net worth individuals with corporate, commercial real estate and investment needs.
- ◆ Assist clients with review/analysis of debt/banking relationships, including strategic financial planning, structuring, (re)negotiation and implementation of debt structure, as well as cash management, letters of credit and other non-credit services when appropriate.
- ◆ Conduct investment analysis, both on a corporate and personal level. Mortgage banking and venture capital needs, where appropriate, are addressed and funds obtained as required.
- ◆ Conduct investment and/or loan (re)negotiations on behalf of clients
- ◆ Restructure/workouts - pre and post bankruptcy
- ◆ Forbearance agreements, bankruptcy negotiation/analysis/loan workout/restructure
- ◆ **Expert Witness Testimony -Loan structure/Workouts, Lender Liability and Bank Lending Practice issues on behalf of law firms, commercial banks, stock brokerage firms, and commercial borrowers**

**Qualified and testified as an expert on commercial lending and banking practices in several state and Federal district courts as well as U.S. Bankruptcy Court**

**The National Bank of Washington, January 1975 - March 1986.**

*Senior Vice President/Manager of the Baltimore Loan Production Office; Vice President/General Manager of NBW International Banking Corporation; Manager, Loan Workout Department, 1983-1986.*

- ◆ Managed the lending and business development activities in the Baltimore SMSA area. Strategic planning for banking products/service resulted in marketing strategy for the establishment of the first LPO for the Bank. Heavy emphasis on business development in commercial lending, international trade financing and commercial real estate lending.

*Vice President/Manager of National and Financial Institutions, November 1982-September 1983.*

- ◆ Managed lending and business development for national accounts, mid-Atlantic regional accounts, and financial institution accounts. Liaison between the Commercial and International Departments. Senior Credit Officer of the Loan Committee. Managed loan commitments in excess of \$150 million with primacy on business development.

*Vice President and Manager, Corporate Lending Department, January 1980-October 1982.*

- ◆ Managed the lending and business development activities of the corporate lending area. Loan commitments approximated \$275 million. Member of the Loan Committee, Senior Credit Officer.

*Assistant Vice President, Vice President, Corporate Lending, March 1976-December 1979.*

- ◆ Lending and business development for national and metropolitan area accounts and correspondent banking activities.

*Assistant Cashier, Assistant Vice President, January 1975-March 1976*

- ◆ Lending and business development for Eastern Europe and Far East, both direct lending in Eastern Europe as well as Embassy relations and syndicate loans in the Far East.

**Crocker National Bank, San Francisco, California. Credit Analysis Supervisor, International Division. March 1974-September 1974.**

- ◆ Teaching and training in international commercial lending division. International Loan Examiner - loan review of the International Division.

**Chase Manhattan Bank, New York, New York. Training Program, September 1972-February 1974.**

- ◆ Comprehensive training program in commercial banking and credit analysis, both in New York and Tokyo, Japan.

**University of Maryland, University College, Lecturer, Tokyo, Japan. August 1970-April 1971.**

## **EDUCATIONAL BACKGROUND**

- ◆ George Washington University, M.A., International Affairs, 1968.
- ◆ University of Alabama, B.A., Political Science, 1966.

## **HONORS AND ACTIVITIES**

- ◆ **University of Maryland Baltimore County Incubator Program Advisory Committee, 1997-1999**
  - ◆ **Reading, Runs and Ripken/Baltimore Reads, Inc.- Committee Member, 1994-96**
  - ◆ **Board of Directors, Children's Guild, 1991-1992**
  - ◆ **Pumpkin Theatre, Board of Directors, 1988-1990**
  - ◆ **The Leadership Program, Greater Baltimore Committee, Class of 1985.**
  - ◆ **State of Maryland Trade Policy Council. Appointed by the Governor- July 1985-July 1990**
  - ◆ **Scottish Rite Fellowship, George Washington University, Washington, D.C., 1966-1968**
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- ◆ **Member, Risk Management Association, Member, Chesapeake Chapter Risk Management Association**
  - ◆ **Member, Association of Certified Fraud Examiners, Member, DC-Washington Metro Area Chapter**

## **PUBLICATIONS**

**Lender Liability Issues. Co-Sponsored by the Chesapeake Chapter of RMA and the Turnaround Management Association. Co-authored with John C Joyce, Esquire, Richard M. Kremen, Esquire and Andrzej Koplewski, SunTrust Bank. 2001.**

**How To Avoid and Recover Troubled Loans in Our Troubled Times. Co-authored with John C. Joyce, Esquire, Lerch, Early & Brewer, Chartered. 2002.**

**Getting in the Business, Running the Business and Getting Out of the Business: Potential Quicksand for a Lender. Co-authored with John C. Joyce, Esquire, Lerch, Early & Brewer, Chartered. Presented at the RMA 2003 Risk Management Conference, Baltimore, MD, October 2003.**

## **REFERENCES AVAILABLE UPON REQUEST**