

REAL ESTATE FINANCE AND INVESTMENT EXECUTIVE

Leading real estate finance and investment executive with proven expertise in raising private capital, innovative deal structure, credit risk analysis, risk mitigation, portfolio management and distressed debt recovery. Proven leadership in fund marketing, fund ethics, and national capital campaigns.

Successfully built a diversified mortgage banking and private investment company to serve middle market borrowers and real estate developers. Combined education and experience in commercial and retail banking, mortgage banking, real estate development, and corporate finance and governance to successfully lead companies through several market growths and contractions.

A highly regarded author and entrepreneur with an extensive background in public speaking, executive development, and developing and leading high-performance sales organizations.

**Private Offering Expertise
Capital Raising and
Placement
Debt Structure and
Negotiation
Distressed Debt Recovery**

**Performance Risk Analysis
Investment Optimization
Key Relationship
Management
Sales and Marketing
Expertise**

**Entrepreneurial Leadership
Board of Directors
Leadership
Executive Development
Public Speaking and
Seminars**

EXPERIENCE

ELP CAPITAL, INC. – 6/99 to Present

Chief Executive Officer and Chief Investment Officer

ELP Capital, Inc. serves as the holding company and manager for a diverse group of companies that engage in various roles within the debt and equity sectors of the real estate industry. Formed in 1999 the company is currently managing investment vehicles that include direct and pooled mortgage lending, land holdings, and real estate development projects.

- Placed \$1 Billion + of investment grade mortgages with institutional/agency investors
- Raised \$100 Million + in capital through various private placement vehicles
- Identified and structured investment vehicles with consistent net annual returns greater than 12%
- Formed mortgage servicing company and instituted a successful portfolio management program to maximize investor returns during the challenging economic downturn
- Developed and led executive management team responsible for branch offices licensed in 43 states and five time zones
- Served as a member of the Board of Directors on behalf of ELP for seventeen separate companies
- Coordinated state and national legislative efforts
- Developed national brand with several trademarks and two patents

DMR FINANCIAL SERVICES (*formerly The Hammond Company and Mortgage Service America*) – 1/93 to 6/99

Vice President

Developed and grew a small retail sales office in Northern Nevada to become the top ranked New Home Loan mortgage banking team for a national company.

- Most Profitable Branch - 1993, 1994, 1996, and 1998
- Top Volume Branch - 1993, 1994, 1996, and 1998
- Branch of the Year - 1993, 1994, 1996, and 1998
- Branch Manager of the Year - 1993, 1994, 1996, and 1998

WELLS FARGO BANK - 9/88 to 7/92

Vice President

Recruited in 1988 for a management position in business banking. Upon completion of the Business Banking Officer School in San Francisco led two separate branch offices to top 5 overall rankings out of 140 offices. Was instrumental in the development and initial application of Wells Fargo's Officer Sales Training programs and created a training program for all New Accounts sales staff that was implemented in five Wells Fargo districts. In 1990 was named as one of the youngest Vice Presidents in the Company's 140 year history.

PUBLICATIONS

Book - [*Standing in the Rain*](#): Understanding, surviving and thriving in the worst financial storm since the Great Depression

Book - *Comparing Real Estate Investments*, Using Excel in conjunction with the Harvard Business School case study - Angus Cartwright III[©]

Newsletter – [*The Powell Perspective*](#): Observations on the Economy, Real Estate, Finance and Investing

Book Series (co-author) – [*Real Life Habits for Success*](#)

Master Your Communication

Achieve Your Goals

Maximize Your Time

Break Through Your Stress

PUBLIC SPEAKING / INSTRUCTING

(sample of recent events – complete list available)

Harvard University – Instructor in the Office of Executive Education
Urban Land Institute: Raising Capital in the Current Environment - 2009
[Fox Business News: Live – 2009](#)
[National Security Forum: Keynote - 2009](#)
Universidad De Belgrano for International Real Estate - Argentina: Panelist on U.S.
Investments - 2009
TMCC Entrepreneurial Club: Keynote – 2009
Truckee Meadows Community College – Instructor: ENT 230 Financing Small Business
Ventures
Neighborhood Stabilization Plan with Governor Jim Gibbons - 2008
NAIOP: Real Estate Lending and Equity Structure for the Non-Financial Manager - 2008
Builders Association: Current Credit Crisis with Governor Jim Gibbons – 2008

ORGANIZATION INVOLVEMENT - current

Boys and Girls Clubs of America – National Trustee Board Member, Executive Committee
Pacific Region
Nevada Mortgage Advisory Council – Chairman (Legislative Appointment)
Mortgage Bankers Association – Member
NAIOP Commercial Real Estate Development Association - Member
Harvard Alumni Association - Member

EDUCATION

HARVARD UNIVERSITY

Alumnus, Advanced Management Development Program in Real Estate

MARYLHURST UNIVERSITY

Masters of Business Administration
Real Estate Concentration

WALDEN UNIVERSITY

Bachelor of Science
Business Administration – Finance, *magna cum laude*

LICENSES

Series 65 Securities License — Registered Investment Advisor
Real Estate Broker License – State of California
Servicing/Escrow License (645A) – State of Nevada