Green View Realty

Developer Experience

As Managing Member, I retain ownership and operating control of Green View Realty, LLC that acquired a contract to purchase the 52.9 acre subject property. The project has received a certificate of eligibility under MA Affordable Housing rules. A Comprehensive Permit has been issued by the MA Housing Appeals Committee to construct 200 single family residences.

I have managed the project from inception, recruited a development team including the selection of legal, engineering, archetectural, marketing, financing and accounting firms and have secured private financing sources for the initial stages of the project.

Prior development experience as a minority owner includes the acquistition, financing, development and marketing of a 39 unit condominium development in Oxford Massachusetts. I was able to recruit the developer/builder and coordinate the site acquisition and financing for this project and to assist in successfully marketing the project to it's completion.

As President of Baystate Investment Advisors, Inc I have 25 years experience in raising equity capital for Real Estate construction development or redevelopment projects located through out the United States. I have done this as a securities specialist and have raised alone or with others in excess of 100 Million dollars in equity for various Real Estate development projects. Additonally I have structured and raised equity capital for several private placement real estate development projects which includes a low income housing project in Athol MA.

I have brokered mortgage debt issued by banks as well as equity capital for several real estate development projects in Florida and Massachusetts.

As a residential mortgage broker, I have 18 years experience in providing real estate financing for purchase money mortgages including FHA , VA Financing and Affordable alternatives for purchasers of residential Real Estate.

As a Realtor I have acuired 15 years experience in the marketing and sales of residential real property and am currently employed by ERA Key Realty Associates.

PROFESSIONAL CAREER SUMMARY:

Financial Services Professional providing services to the public as a financial advisor professional utilizing experience in the fields of business management, real estate sales & development, investment advisor, mortgage broker, insurance agent and income tax preparation. Capable of effectively achieving a unique combination of organizational, management, sales marketing, and technology skills.

Management and Operations responsibility for day to day operating functions including tax and accounting functions, direction and utilization of support staff and recruiting, motivation and direction of sales staff. Maintaining operating and administrative policy to facilitate delivery of services. Operated several profitable financial services organizations.

Information Technology, Automation and Computerization: designed, developed and implemented a computerized business operation plan to serve a mortgage broker and a financial planning firm including accounting and administrative functions as well as industry specific software for automation and financial services delivery. Highly computer literate.

Financial Accounting: organized and managed accounting systems development, fiscal management and financial reporting.

PROFESSIONAL SKILLS:

REAL ESTATE DEVELOPER

- Organized a single purpose entity to remediate a Brownfield site and build archetechturally attractive affordable housing.
- Conceived and implemented a business plan to commercially justify permitting, remediation and development.
- Selected, organized and managed a team of professionals to design and engineer a 70 million dollar development project.
- Raised equity capital to finance the permitting and development process.

MORTGAGE BROKER

- Recruited organized, trained and supervised regional branch offices for the Branch Division
- Organized from inception a mortgage loan origination company.
- Computerized and automated the office administration and loan origination process.
- Developed a sales and marketing strategy which generated 55 million loan origination volume.
- Developed a continuous source of new loans through network marketing with financial planners.
- Acquired familiarity with FNMA underwriting guidelines and mortgage practices.
- As quality assurance manager enhanced customer satisfaction and repeat business.
- Supported customer satisfaction by developing a TQM system.

FINANCIAL PLANNING PRACTITIONER

- Established and maintained asset allocation for client investment portfolios.
- Income tax preparation and tax matters consultant.
- Maintained post sale due diligence and client communication.
- Provided technical and professional knowledge for financial plan development and implementation.
- Computerization of administrative and industry professional tasks.
- Generate new business from client referrals and self directed marketing strategy.

INVESTMENT ADVISOR & N.A.S.D. REGISTERED REPRESENTATIVE

- Developed a marketing strategy to attract managed account assets from public clients.
- Raised equity capital for direct participation limited partnerships utilizing a self-directed marketing plan.
- Maintained and monitored client investment portfolios and prepared portfolio and performance analysis.
- Maintained product knowledge and relationships with industry equity product providers.

COMPUTER TECHNOLOGY

- Fluent with MS Office Software: Word, Excel, Outlook, Power Point .
- Familiarity with Local Area Networks, Windows, Internet Access & Email, Web Site Development, Goldmine and several industry specific software packages.
- Capable of quickely learning industry specific software and supporting others to maximize software potential.
- Capable of ferreting out software defects and shortfall in functionality and or design.

ACCOUNTING:

- Capable of full charge bookkeeping and accounting for small business including trial balance & financial statements
- Tax Return Preparation: Personal, Corporate, Trust and Partnership returns.
- Fluent with CCH ProSystem FX professional tax preparation software.
- Budget Development and Cash Flow Managment

PROFESSIONAL EMPLOYMENT:

January 2003 to present	**GREEN VIEW REALTY, LLC: Managing Member** Organized and managed a single purpose entity for the purpose of developing a 52 acre parcel of land that will remediate a brownfield, provide affordable housing & utilize green building concepts. Proposed is 200 housing units projected to exceed $70,000,000 in gross revenue. Value added $6,400,000 Green View Realty, LLC
February 2001 to December 2007	**EAST WEST MORTGAGE CO., INC.: Regional Branch Manager** Achieved highest Branch production as Branch Manager at branch office located in Massachusetts. Responsible for all aspects of Branch Office including hiring, training and production. Promoted to Regional Branch Manger supervising four branch offices. Reported to National Branch Manager.
October, 1984 to December 2007	**BAYSTATE INVESTMENT ADVISORS, INC.: President** Organized from inception a financial planning company that provided fee based Investment Advisory and business management services. Configured computer hardware and software collections to automate financial planning, investment tracking and asset allocation. Maintained Registered Investment Advisor status.
January 1992 to January 2001	**BAYSTATE HOME MORTGAGE CO., INC. : Principal** Founded Baystate Mortgage Company performing as Director of Sales & Marketing. Organized Company from inception. Responsible for new business development employing a multi faceted marketing plan, which effectively produces mortgage application referrals from financial professionals. Purchased, installed and maintained a small Local Area Network to support a computerized Loan Origination System. Documented the mortgage brokerage operations process.
April 1982 to August 2002	**COMMONWEALTH FINANCIAL NETWORK: Registered Representative** NASD Registered Representative Series 7,6 and 22
January 1980 to December 1988	**GUARDIAN LIFE INSURANCE COMPANY: Field Representative** Generated annual sales in excess of 1 Million of MDRT Insurance Volume. 1982 & 1983 Million Dollar Round Table qualifier.

EDUCATION:

1995	**College for Financial Planning**, Denver CO CFP professional designation
1986	**The American College,** Bryn Mawr, PA CLU & ChFC professional designations
1982	**Bentley University,** Waltham, MA BS. Economics, AS. Accounting
1970-1972	**United States Naval Academy**, Annapolis, MD

PROFESSIONAL QUALIFICATIONS:

Certified Financial Planner: (former) CFP Board of Standards
Registered Investment Advisor: (former) Securities Exchange Commission, Commonwealth of Massachusetts
Mortgage Broker: Commonwealth of Massachusetts
Realtor: Commonwealth of Massachusetts Realtor Sales Agent
Chartered Financial Consultant (ChFC) : American College
Charter Life Underwriter (CLU): American College
Registered Representative Series 7: (former) National Association of Securities Dealers
Insurance Agent: Life, Health and Variable Annuity: Commonwealth of Massachusetts
Accountant: Bentley University.

ORGANIZATIONS:

2001-2003	Financial Planning Association Boston Chapter **Board of Directors**
1984-2004	Financial Planning Association (successor to ICFP & IAFP)
1995-1999	International Association of Certified Financial Planners (ICFP)
1991-1995	Registry of Financial Planning Practitioners
1984-1986	**Medway Finance Committee**, Medway, MA (appointed)
1977-1979	**Ashland Park Commissioner,** Ashland, MA (elected)