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PROFESSIONAL EXPERIENCE

The Pacific Companies Nampa, Idaho

Director of Asset Manager (February 2003 to Present)

Real Estate, Affordable Housing, Final Punch - New Developments, Real Estate Budgets and Tax Exemption

Major Responsibilities: Oversee five property management companies managing 35 apartment complexes in six states.

Accomplishments: Successfully filed and were granted eleven real estate tax appeals in five counties and three states, including Idaho, Nevada and Wyoming. Worked with the assessors in different states regarding Tax Credit and HOME units and was able to reduce the tax vales on numerous properties. Also, was responsible for three California Counties reversing tax assessments for past two years and them correcting the role to exempt for three projects. Successfully turned around several apartment complexes that had numerous vacancies and small cash flows. Responsible of drafting and or reviewing annual project budgets from the various property management companies. Assisted the property management companies in getting the warranty work or call back work scheduled and completed on new properties. Have assisted property management companies with the bidding of capital items and rehabilitation of several apartment complexes in Montana, Idaho, Wyoming and California and Nevada. Have completed final punch inspections on new projects prior to lease up.

Boise City Ada County Housing Authority Boise, Idaho

Apartment Development *Real Estate Development Manager* (August 2001 to January 2003)

Real Estate, Affordable Housing, Construction Management, Zoning and Asset Management

Major Responsibilities: Develop affordable housing units and apartment complexes in Ada County and the City of Boise, Idaho. Project planning, construction management, securing building permits, completing punch list on the units for delivery, project lease-up including rents and project matrix for the property managers to follow during lease-up of the various projects.

Accomplishments: Completed new construction for housing authority working with an out of state contractor and delivering 70 new units and currently finishing 80 Section 8 units and working with the contractor to complete an additional 54 new family units. Assisted the housing authority with all of the punch items on completed units, underwrote tax credit application for a low income bond project in downtown Boise, obtaining tax credit reservation fees for BCACHA.

The Housing Company Boise, Idaho

Apartment Development *Vice President Asset Management* (March 1991 to July 2001)

Property Management, Asset Management

Major Responsibilities: Develop affordable housing complexes statewide through project planning, budgeting, construction management, securing tax credits, HOME funds, building permits, zoning and financing. Asset management of 22 affordable housing projects. Conduct property management for the Treasurer Valley and Northern Idaho projects. Construction management for the IHFA office building located in Boise, Idaho

Accomplishments: Successfully planned and completed 230 units. Of the 230 completed units, 20 apartment units are located in Post Falls, Idaho, 30 apartment units are located in Coeur d'Alene, Idaho, 32 apartment units are located in Pocatello, Idaho, 66 units for both phases are located in Moscow, Idaho, 40 units are located in Sandpoint, Idaho, and 42 tax credit and HOME units are located in Twin Falls, Idaho. The majority of the projects were completed within their respective budgets and scheduled timelines. Four of the six projects are maintaining a minimum of 95% occupancy since the initial lease-up period. The remaining two projects have made a successful turn around in very soft markets and the complexes are now at full occupancy. Completed and managed the construction management, draws, testing, bid process and assisted with the lease-up of the Idaho Housing and Finance Association building located at 565 West Myrtle, Boise, Idaho.

Have supervised approximately fourteen on-site managers and maintenance people located at the Northern Idaho complexes and Boise, Idaho Section 8 complex.

**Idaho Housing and Finance Association
Boise, Idaho**

Customer Service and Collections Officer (April 1990 to March 1991)

Major Responsibilities: Serviced and assisted with the real estate tax analysis, tracked lost payments and answered general servicing questions regarding loan payments, fire insurance and real estate taxes.

Accomplishments: Serviced approximately 3,500 real estate loans. Reduced the delinquency ratio from over 8% to less than 3%. Reduced the foreclosure ratio from over 4% to less than 2% for the association.

**Tuning and Associates
Boise, Idaho**

Owner / President

Major Responsibilities: Provided consultation service to clients in the areas of property lease up, appraisals, reporting project cash flow, cash flow analysis, collection and representing the owner in court regarding delinquent rents or payments. Assisted clients with construction budgeting, bidding and real estate workout scenarios.

Accomplishments: Restructured several loans for clients, improved their occupancy percentage and monthly cash-flow and reduced the clients' bad debt. Completed several commercial real estate appraisals and a couple of small lot appraisals while serving the client.

**Idaho First National Bank
Boise, Idaho**

Vice President, Real Estate Workout Officer (April 1988 to March 1989)

Major Responsibilities: Managed the collection of large problem and delinquent commercial loans and R.E.O. projects. Performed and reviewed appraisals for the Corporate Banking Departments.

Accomplishments: Worked the bank out of large motel credit in Colorado and sold the motel to a buyer, structured the credit so the buyer put up \$1 million line of credit for default, bank took \$350 thousand out of loan loss reserve. Also, worked out several large apartment projects in Oregon and Utah, the bank did not write down any loan losses on the apartment complexes. Completed a large warehouse appraisal for the bank to fund a loan for the banks client.

**Washington Federal Savings and Loan
Boise, Idaho**

Vice President, Senior Workout Officer (July 1987 to April 1988)

Major Responsibilities: Responsible for collection of large commercial real estate loans including delinquent and R.E.O. projects involving several large apartment complexes located in Idaho and California. Worked out several commercial projects located in Alaska, Idaho, Texas and California.

Accomplishments: My loan portfolio was valued in excess of \$55 million. Sold or worked out nine large loans with reserves and profits to the bank exceeding \$7 million.

**Provident Federal Savings and Loan
Boise, Idaho**

Vice President and Assistant Secretary (February 1972 to July 1987)

Major Responsibilities: Responsible for operations and servicing of the construction lending, loan servicing and the real estate loan closing departments. Assistant Manager of the Real Estate Department, and managed construction loans, participation loans and later handled the banks larger real estate workouts.

Accomplishments: Managed approximately \$55 million in construction loans.

EDUCATION

Boise State University and the University of Idaho.

Commercial Art, Psychology.

PROFESSIONAL TRAINING

I successfully passed and completed the Society of Real Estate Appraisers 101 and R-2 exams, attended the Federal Home Loan Banks R-41B and R-41C appraisal seminars, attended the construction cost estimated course at Weber State College and attended the Northwest Energy Code course for "Super Good Cents" construction of single family and multi-family homes.

I have taken various business management courses including: Accounting, Management Skills and Construction Management.

I am currently proficient in Windows, Microsoft Word, Microsoft Excel, Microsoft Power Point, Microsoft Works, Power Point, Lotus 1-2-3, Internet applications and other general office programs.

PROFESSIONAL AND COMMUNITY ORGANIZATIONS

Member, Boise Noon Optimist Club

Board Member and League Director, West Boise Little League

League Director and Football Commissioner, Optimist Little League Football

Vice President and Board Member, Boise Noon Optimist Club

1973 Mr. Optimist of the year.