

# ANDREW J. BOLNICK

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**A Full Time Professional Receiver and Trustee for 30 years.  
Appointed Receiver for over 400 Foreclosure cases**

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## Areas of Professional Expertise

- Foreclosure Proceedings
  - Rent Collection
  - Leasing Operations
  - Budget Administration
  - Financial Controls
  - Retail Management
  - Short/Long-Range Planning
  - Operations Management
  - Facilities Management
  - Legal Affairs
  - Human Resources Management
  - Bankruptcy Proceedings
  - Real Estate Sales
  - Arbitration Proceedings
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## MOST RECENT APPOINTMENTS

### 2010

**RECEIVER**, Windermere Business Center, Windermere, Florida. Appointed receiver of this premier mixed use office and retail condominium development in the Orlando area of Florida. The property consists of 110 units and over 133,000 total sq. ft. Developed the sales and marketing budget. Took over control of the Condominium Association and developed a budget for same. Hired a sales team and a separate management team. In the first month of sales 5 units were put under contract. Liens of the property are being negotiated. Receiver negotiated for Power of Attorney from the Borrower to allow sales without objection and in full compliance with the District Court of Appeals most recent ruling.

### 2010

**RECEIVER**, Sea Plum Shopping Center, Jupiter, Florida. Appointed Receiver for Publix anchored shopping center with an outstanding loan of \$14 million. Property consisted of 60,000 square ft. of retail and several outparcels with tenants in place. Initially dealt with current tenant issues and hired management company for day to day operations. Property currently has a 90% occupancy and all tenants are stabilized as to modifications.

### 2010

**RECEIVER**, College Club Apartments, Ft Myers Florida. Appointed Receiver of this 428 lease apartment complex with an outstanding loan of \$24 million. Initially occupancy was at 61% and in one year increased occupancy to 98%. Hired management company to operate property on a day to day basis and increased revenue while cutting the percentage of expenses. Complied with and resolved all code issues with the City. In addition I negotiated with numerous interested parties for the sale of the property which closed in October 2010. Executed sales contract, deed and all contracts and leases as well as worked on budget with the management company.

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**2010**

**RECEIVER**, Parkland Commons Shopping Center, Parkland Florida. This property had an outstanding loan of \$35 million. A Publix anchored center with 29 tenants and a property that was just finishing its development. Completed same and negotiated on the outparcel with Walgreens. Hired management company. Put in place insurance and dealt with all outstanding issues of tenants at the time of takeover. Responsible for coordinating all leasing with management company and worked on disposition then transition of the property.

**2010**

**RECEIVER**, Dozier Homes, Atlanta Georgia. This property consists of 21 different subdivisions (multiple Corporations and LLC's) in 6 Counties in and around Atlanta with a current loan outstanding of about \$50 million. Responsible for the initial assessment of all homes and land. Review of any pending contracts for acceptance or rejection. Paid past due taxes avoiding a Deed sale and obtained insurance in order for the Bank to remove their force placed insurance. Negotiated with various homebuilders for the completion of 98 homes in various stages of construction with contractor. Selected a contractor and negotiated a contract approved by the Lender Selected a real estate sales company for the disposition of the asset. Sales will commence in November of 2010.

**2010**

**RECEIVER**, North Miami Shopping Center, Miami Florida. Appointed Receiver of this Publix anchored shopping center with an outstanding loan of \$18 million. Stabilized the property which was going through many changes as well as in the middle of construction renovation. Hired management company to manage the day to day operations and currently in negotiation with several big box stores for new tenants. Property occupancy increased to 78%. Under receivership, all issues with past due tenants were successfully dealt with and income has been stabilized. Put insurance in place, past due taxes paid and current taxes are being challenged for valuation purposes.

**2010**

**RECEIVER**, The Shoppes at Verandah, Ft. Myers Florida. A Publix anchored shopping center with a current loan of \$13 million dollars. Hired management team for takeover of operations. Handled insurance and tax issues as well as some code violations. Created budget for Lender and held weekly status meetings dealing with tenant lease modifications and other day to day issues affecting the property. Additionally interfaced with Borrower for turnover of all documents relating to the center. Continued to build tenant base and affected a sale acceptable to the Bank.

**2010**

**RECEIVER**, Tyrone Crossings, St. Petersburg, Florida. This Publix anchored shopping center had an outstanding loan of \$9 million. Responsible for the takeover and the replacement and hiring of a new management company to operate the property. Worked to create a detailed operational budget and to further the leasing and occupancy of the property. Held weekly status meetings and reported back to Lender the weekly updates. Coordinated all required funding for the project and established insurance and tax payments.

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**2010**

**RECEIVER,** Days Inn, Sun City Center, Tampa Florida. Receiver for this 81 room limited services Hotel property with a loan of over \$6 million dollars. Responsible for hiring of the management company, development of an initial operating budget, review of all financial information, permits, past due obligations and work within the Days Inn Franchise. Was directly involved in increasing sales through more effective marketing. Creating ongoing budgets, payment of past due taxes and appeal of current years taxes resulting in a significant reduction. Property increased its occupancy by 50% in the first six months through effective management operations and trimmed costs by 30%.

**2010**

**RECEIVER,** AGMT Econo Lodge. Served as receiver for this 75 room mid-level limited services motel located in Ormond Beach Florida. Responsible for the complete operation and management of the property, review of all marketing and proposals for the development of a budget for operations and worked with potential purchasers. Hired a hospitality company to operate on a day to day basis and continued in oversight of the management team. Developed strategy for marketing and advertising. Property occupancy was increased in a significant amount while keeping costs at a very acceptable industry level.

**2010**

**RECEIVER,** La Paloma Plaza, South Daytona Beach, Florida. Replaced the existing receiver for cause at the request of the Court. This shopping center/ office building required the hiring of a new property manager, creation of a new budget and repairs to the property to bring it in line with current code requirements. Stabilized and improved existing tenant base creating additional value to the asset.

**2010**

**RECEIVER,** Grand Lacuna Golf Course, Palm Beach Florida. Took over as receiver of this full service Country Club. Hired professional golf course management and worked on preparation of the initial budget, inventory and dealt with day to day management and accounting matters. Handled all past due creditors as well as worked with Borrower to effect a final sale to the Lender.

**2010**

**RECEIVER,** Suffolk Property, Inc. A full service gas station with convenience store operation. Responsible for the takeover of the property, lease of the facility to operate during the receivership and handled the sales and marketing of the property resulting in a successful sale and a 100% payoff of the loan for the benefit of both the Lender and the borrower.

**2009**

**RECEIVER,** Towers of Channelside. Appointed Receiver after extensive interviewing by the five member bank group for this 257 unit condominium tower in Tampa's well known Channelside Entertainment District. This 125 million dollar property required the complete management and sales of unsold units. Receivership took control of the property and handled all existing contract holders, escrow disputes, owner and tenant issues as well as the Condominium Association. Receiver secured proposals from the highest quality marketing and management companies and submitted same to the Bank group

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members for consideration along with his suggestions. Closed over \$30 million of sales in the first 8 months weeks. Through negotiated discussions with the building contractor, the receiver was able to restart and then reach agreement for the contractor to provide warranty repairs to the property after talks had previously broken down. Prepared a plan for marketing and sales as well as management and reduced the Association budget without increasing the developer contribution. Total sell out estimated at \$55 million. Consent was reached between the parties and final judgment is pending for the Bank Group to take Title.

**2009**

**RECEIVER**, Keys Marina Marathon, Marathon Florida. One of the larger marina's in the Key West Chain of Islands. This property had an outstanding loan of \$22 million. Property consisted of a 135 slip deep water marina as well as fuel docks and a repair and storage yard. In addition the property had a 6500 sq. ft. restaurant. Negotiated with the State of Florida DEP for a new submerged land lease. Creation of the operating budget, preparation of deficit funding requests and corrected numerous environmental deficiencies working with the DEP and the EPA. Was instrumental in the day to day negotiations that resulted in the sale of the property.

**2009**

**RECEIVER**, Back Bay at Carillon. Appointed Receiver for this 33 million dollar luxury condominium. Prices ranged from 495K to 725K. This project Back Bay at Carillon in St. Petersburg, Florida consists of 54 unsold units. Responsibilities included the complete operation of the property and condominium association. Additionally created a budget for operational purposes and took over the rental of 22 units while working with prospective buyers to market the units.

**2010**

**RECEIVER**, LHI Ponce Inlet Marina, Ormond Beach, Florida. This marina property had a \$5 million outstanding loan and consisted of a 165 slip marina with fuel docks and a leased restaurant. Initially upon takeover addressed and remedied numerous life safety issues. Compliance with local issues to remedy problems with the municipality. Worked daily with the Dock Master to create a budget and then hired a management company for the day to day operations. Listed the property for sale and negotiated a successful contract for sale.

**2008**

**RECEIVER**, Regent Park Condominiums, Orlando, Florida. Immediately took control of this 196 unit development. Hired contractor and finished construction of the remaining 45 units. Brought finished units ahead of schedule and on time. Took over control of the Association. Brought in new management company and created operational and deficit funding budget. Put into effect sales and marketing program for sales. Approximately 48 units had contracts with deposits that were expired. Worked to mitigate costs to deal with all existing contracts.

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**2008**

**RECEIVER**, Waterford Palms at Riviera Dunes. Appointed Receiver for this luxury condominium development in Manatee, Florida with an outstanding loan of \$22 million known as Waterford at Riviera Dunes. Property included original building of 58 units selling for between 300K and 1.2 million dollars. Took control of the Homeowners Association, developed working budget for the Association and created budget for the day-to-day operational expenses to allow deficit funding to be received. Stabilized property allowing for the bulk sale to occur.

**2008**

**RECEIVER**, Hammocks at Cape Haze. Appointed for this luxury condominium complex in Placida, Florida. Development loan was in excess of 20 million dollars. Was responsible for total operations including serving as President of three Associations. Assisted in the creation of budgets and met with prospective contract holders. Additionally, Order requested both sales and rentals of units in the range of 200K to 600K. Set up program for both sales and rentals of developer units.

**2008**

**RECEIVER**, Levitt Homes. A \$125 million loan. The property is comprised of 8 residential developments across the state of Florida. There are over 3,500 buildable home sites, in excess of 150 existing built homes including over 50 furnished model homes and hundreds of acres of land under the control of the receiver. See [www.levittreceivership.com](http://www.levittreceivership.com). In addition, the Receiver is President of 5 HOA's, chairman of a community development district, and responsible to interface with the municipalities where the properties are located. Numerous issues of permitting, compliance, concurrency, and zoning are handled on a daily basis. Additionally, the preservation and upkeep of the existing structures for collateral valuation and enhancement are necessary. Receiver is also responsible for the sale and marketing of the existing homes, and in some developments, completion of amenities. Additionally, the receiver's include the total responsibility for the preservation, protection, and operation of all 8 developments.

**2008**

**RECEIVER**, Star Suites. Loan amount \$5 million. A 240 room student housing property located in Tallahassee Florida. Responsibilities include complete operation of the asset through the process up to sale.

**2008**

**RECEIVER**, The Reserve at Naples. Appointed Receiver for this luxury 250 unit condominium complex in Naples, Florida. Responsibilities included operations, hiring of on-site management company, since property was developer controlled. Receiver served as President of the Condominium Association. Remaining 73 units were rented achieving occupancy of 92%.

**2008**

**RECEIVER**, Jacob's Landing. Appointed Receiver of this 144 unit student housing apartment complex located in Tallahassee. This property serves Florida Sates University and is located close to campus. Responsibilities include locating and the hiring of a management company. In addition, reviewed and

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approved engineering work to repair structural issues. Successful leasing and marketing of this property was accomplished.

**2008**

**RECEIVER**, Wilton Towers Development. A residential tower in Ft. Lauderdale with an outstanding loan of \$24 million. Operated the site as a rental property achieving 93% occupancy. Responsibilities included complete operation management by the receivership, correction of code violations, marketing and income stabilization, and preparation for sale. Handled all permit issues and brought property back to code compliance. Reduced operating costs to balance income and expenses.

**2007**

**RECEIVER**, Neumann Homes. Served as receiver for BOA for seven existing residential communities in the Chicago area for a well-known homebuilder who is currently in Chapter 11. Responsibilities include the taking and winterization of all existing homes in various stages of completion and immediate winterization of homes partially built. In addition, Receiver completed a cost to complete all existing homes and to prepare for sale. Currently working with two of Chicago's largest homebuilders and hired them to prepare estimates and complete the winterization process with bank funding under agreement with the Debtor. Serving as a liaison between the Bank and the homebuilder in Chapter 11 as well as working with all the Attorneys to secure the interests of the lender. Working with local city authorities for permitting issues and concerns. Became receiver and operated the property finishing the construction of over 70 homes and negotiating the successful sale and closing of 5 of the 8 subdivisions resulting in proceeds of almost \$20 million dollars to the Lender.

**2007**

**RECEIVER**, Sanctuary Ridge Golf Course, formerly known as Diamond Players Club in Clermont, Florida. Responsibilities required a complete assessment of the property and its operations as well as a complete and major change in the management of the property. Retained well-known golf course management group and together transformed the property back into a profitable operation. Banks loan was in excess of \$5 million. Final hearing scheduled for early January 2008.

**2007**

**RECEIVER**, Shoppes of Oakland Park. Receiver for two South Florida shopping centers with an outstanding loan of over \$12 million. Responsibilities included complete enforcement of tenant leases, leasing and management, taking care of code violations, all leasing, maintenance and tenant issues including evictions for non payment of rent. Multiple bidders at the Judicial sale.

**2007**

**RECEIVER**, Fountains of Delray Shopping Center, Delray Beach, Florida. Responsible for all aspects of operations, leasing, budget analysis and maintenance issues. Shopping center was in need of repairs which were made and approved by City.

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**2005**

**RECEIVER**, Harbor House Apartments, Madison, Wisconsin. This 250 unit property valued at over \$22 million with an outstanding mortgage of \$19 million. Responsibilities included bringing in new management, leasing and preparing for conversion to condominiums. Worked and established the sales of note and mortgage to a well-known New York investment group.

**2005**

**RECEIVER**, Appointed Receiver of two buildings with luxury condominiums valued at \$400K each on Lenox Road in the Buckhead area of Atlanta. In addition, land valued at \$3 million was also included as part of the Receiver's duties. Responsible for leasing of units, sales of the foreclosed units as well as the marketing of the units themselves. Personally worked with the purchasers to assure smooth sales and closing. Hired real estate firm to market and sell with coordination of the receivership. Total sellout valued at over \$15 million. Sales accomplished at the rate of 18 units per month.

**2004**

**RECEIVER**, The Pointe at Adams Place, Tallahassee, Florida. Appointed Receiver for this 486 unit apartment complex converting to condominium. Responsible for completing construction on the remaining 200 units and leased to 94% occupancy. Note for \$12 million sold prior to completion.

**2002**

**RECEIVER**, Oakbridge Country Club, Jacksonville, Florida. Appointed receiver for this full service country club which includes a well-known golf course, major tennis club, and pool and aquatics center located in the Sawgrass Village. After discharge Receiver continued to manage at lenders request all phases of property and the amenities.

**2002**

**RECEIVER**, St. Augustine Golf Club, St. Augustine, Florida. Appointed receiver of this public golf club in historic St. Augustine. Responsibilities include complete operational responsibility for this facility.

**2002**

**RECEIVER**, Hidden Hills Country Club, Jacksonville, Florida. Receiver for this well-known, prominent and established Jacksonville Club, featuring: golf, tennis, complex and swimming facilities. Responsible for complete operation of all aspects of this club. In addition, reduced outstanding obligations to vendors which were in excess of \$1 million dollars to zero.

**2002**

**CONSULTANT**, Sapphire Beach Resort, United States Virgin Islands. Hired by lender to be at property on a monthly basis in order to protect lenders' interest. Duties included review of all financial information and recommendations to lender. In addition, consultation as to operation of resort was key in this position in order to increase sales through more effective marketing.

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**2001**

**RECEIVER**, Terrace Collection, Tampa, Florida. Receiver for this 60,000 square foot shopping center located in Tampa's Temple Terrace.

**2000**

**RECEIVER**, Bentley Place Apartments, Orlando, Florida. Duties included resolving code violations that preceded receivership. Increased occupancy from 61% to 88% in 5 months. Cleaned up property in preparation for lender to take title and sell. Responsibilities included complete management and leasing of this property.

**1998**

**RECEIVER**, Shoppes of Victoria Square, Deland, Florida. Appointed receiver of this 115,000 square foot shopping center. Responsible for all operations, rent and tenant issues such as leasing and all shopping center functions. In addition, Receiver negotiated tenant buyouts at request of all parties.

**1998**

**RECEIVER**, Tampa Bay Center Inc. Appointed Receiver of this 48,000 square foot four story multi-tenant professional office building. Tenants included mostly Physicians and special needs services. Responsibilities included complete operation of this professional center. Had numerous issues dealing with past due obligations of the borrower which I was able to discharge from the property obligations.

**1998**

**RECEIVER**, CJ's Air Conditioning, Heating, and Electrical Company. Appointed Receiver of Pasco County's largest A/C company. Revenues in excess of one half million dollars per month. Duties included obtaining control of all assets of the company including real estate and over 50 vehicles. Upon order of the Court held auction to sell all assets of the company.

**1998**

**RECEIVER**, Countryside Bowling Center, Clearwater, Florida. Appointed Receiver of this 40 lane bowling center. Obtained permit for liquor license based on past receiver history. Responsibilities included complete management of operations including bar and restaurant departments. In addition, dealt with tenants that leased space within center. Took over in June, and as of this fall center now has over 1,000 league bowlers.

**1997**

**RECEIVER**, Paces Apartments, Tarpon Springs, Florida 106 unit apartment complex. Assigned duties included complete operation and management as well as examination of the books and records. Completion of construction on final two buildings.

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**1997**

**RECEIVER**, Marketplace Shopping Center located in Spring Hill, Florida. Complete management, leasing and operation of this 15,000 square foot plus center.

**1997**

**RECEIVER**, One Carrollwood Place Office Center, Tampa, Florida. Appointed Receiver of these multi-story, multi-tenant office buildings. Stabilized tenancy and addressed problems of deferred maintenance in these buildings.

**1997**

**ASSET MANAGER**, Winter Haven, Florida office building. Multiple unit office center.

**1997**

**ASSET MANAGER**, Umatilla Shopping Center, Umatilla, Florida. Asked to stay on and manage the property through Receivers property management company, Portfolio realty Services, Inc. until sale was completed.

**1996**

**RECEIVER**, Umatilla Shopping Center, Umatilla Florida. Took over as Receiver for this 60,000 square foot retail shopping center with two out parcels that were sold to Pizza Hut and Hardees. One additional out parcel site was located at site.

**1996**

**RECEIVER**, Beach Club Apartments, Orlando, Florida. 157 unit apartment complex located on Lake Buchanan.

**1996**

**ASSET MANAGER**, Barnett Bank Building. A multi-tenant office building located in South Tampa. Responsibilities include complete management, leasing, and preparation of the building for sale.

**1996**

**ASSET MANAGER**, Commercial Airport Warehouse. A 460,000 square foot warehouse facility with multiple tenants located in the Tampa Airport area industrial park.

**1996**

**ASSET MANAGER**, Sentry Mini Storage. A 485 unit self-storage facility located in Holiday, Florida.

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**1995**

**RECEIVER**, Sparks Performance Centers, Seminole and Port Richey, Florida. Two retail automotive multi-tenant business centers.

**1993**

**RECEIVER**, Radisson Suite Beach resort on Marco Island. Appointed by the U.S. District Court, Middle District, Ft. Myers, Florida for this 269 room all suite resort with a \$63 million outstanding loan on behalf on the FDIC.

**1994**

**RECEIVER**, Austad Industrial Park, Hudson, Florida. Multi-tenant light industrial center.

**1993**

**RECEIVER**, Watson Properties, Tampa, Florida. 15,000 square foot, multi-tenant retail center.

**1993**

**RECEIVER**, Ridge Performance Center, Oldsmar, Florida. Multi-tenant retail and automotive center.

**1993**

**RECEIVER**, Sarasota Performance Center, Sarasota, Florida. Retail shopping and automotive center.

**1993**

**RECEIVER**, Twiggs Avenue Office Building, Downtown Tampa, Florida. Commercial office building plus parking lot.

**1993**

**RECEIVER**, Javer Property Interests, New Port Richey, Florida. Three commercial retail buildings plus 100 unit mobile home park.

**1992**

**RECEIVER**, Oakridge Apartments, Palmetto, Florida. Completion of construction on this Section 8 complex.

**1992**

**RECEIVER**, Waters Avenue Business Center, Tampa, Florida. A 30,000 square foot office and retail complex.

**1992RECEIVER**, Garden Avenue Interests, Clearwater, Florida. Office building and retail complex.

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**1991**

**EXAMINER**, Bloomingdale Corporation, apartment complex, Tampa, Florida. Appointed by the U.S. Bankruptcy Court, Middle District, Chapter 11.

**1991**

**EXAMINER**, Victoria Corporation, apartment complex, Tampa, Florida. Appointed by the U.S. Bankruptcy Court, Middle District, Chapter 11.

**1991**

**EXAMINER**, 51<sup>st</sup> Street Station, apartment complex, Tampa, Florida. Appointed by U.S. Bankruptcy Court, Middle District, Chapter 11.

**1991**

**EXAMINER**, Fletcher Regency Associates, Inc. Apartment complex in Brandon, Florida. Appointed by U.S. Bankruptcy Court, Middle District, Chapter 11.

**1990**

**RECEIVER**, Riverwoods Mobile Home Park, Riverview, Florida. 75 pad mobile home park. Weekly rentals.

**1989**

**RECEIVER**, Maximo Plaza, St. Petersburg, Florida. A 120,000 square foot retail shopping center.

**1989**

**RECEIVER**, Hillsborough County Circuit Court. A low-income housing project. Worked in coordination with the Department of Housing and Urban Development (HUD).

**1989**

**RECEIVER**, Williamsburg Building, Tampa, Florida downtown office building.

**1988**

**RECEIVER**, Virnel Associates, Russelwood Apartments. A 245 unit complex located in Brandon, Florida.

**1988**

**RECEIVER**, Hamlin's Landing Resort, Indian Rocks Beach, Florida. The property is a multi-use facility comprised of a hotel, shopping center, and a full-service marina. The property had an outstanding mortgage of \$30 million.

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**1987**

**TRUSTEE**, Hideaway Sands Resort, Inc. and Treasure Shores Development Corporation. Appointed by the U.S. Bankruptcy Court, Middle District in these two Chapter 11 estates. Total units involved in this Vacation Club property was in excess of 2500. Responsibilities included complete operation of the properties. Hideaway Sands resulted in a successful confirmed and consummated plan of reorganization.

**1987**

**ESCROW AGENT**, University East Shopping Center and La Viva Professional Center. University East is a 120,000 square foot shopping center and La Viva Professional Center is a 50,000 square foot medical office center.

**1987**

**RECEIVER**, Dartmoor Plaza, Temple Terrace, Florida. A 90,000 square foot retail shopping center and office building.

**1987**

**RECEIVER**, Gulf Cove Condominium, Tierre Verde, Florida. Appointed by the Circuit Court for this multi-unit luxury condominium property.

**1984**

**RECEIVER**, Camaron Cove Resort, Indian Rocks Beach, Florida. A vacation club resort property with 2010 unit weeks for sale. Sold 75% before Favorable discharge.

**1983**

**RECEIVER**, Calini Beach Club, Sarasota, Florida. Appointed by the Circuit Court to operate and sell the unit weeks in this vacation club resort. Total weeks to sell were 2040.

#### **ADDITIONAL INFORMATION**

As a Receiver I have also been appointed on over 300 income properties and have managed other properties which are too numerous to be listed above. Additionally I have also managed many other hotel and vacation club properties with full accountability for daily operations management, payroll, supervision of on-site personnel, budget administration, inventory control, collection, and rental and general management. Other properties include luxury condominium developments, shopping centers, apartment complexes, office buildings and industrial parks and single-family home developments in both sales and construction. Additional information is available upon request.

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**REAL ESTATE BROKER** – Personally accounted for the sale of over \$1 billion million of commercial real estate.

**PROPERTY MANAGER** – 1984-Present, President, PORTFOLIO REALTY SERVICES, INC. Involved in the management of numerous income properties, including properties in Naples, Ft. Myers, Ormond Beach, Jacksonville, Bradenton, to Park City, Utah, Minnesota, Georgia, Tennessee and other States. Manage most types of commercial and residential income properties for over 25 years.

**ARBITRATOR** – Have been directly involved in the arbitration of large multiple securities cases as well as real estate, general contract disputes and franchiser/franchisee related matters.

**SUPPLEMENTARY INFORMATION**

EDUCATION: University of Arizona, Tucson  
\*B.S., 1973  
Advanced Arbitrator Training, 1991,2,3,4,5, training – 40 hour, 1992  
Radisson Hotel Management Training, 1993, 1994  
Employment Law Training – NASD 1996-1998  
CCIM Course 1996, 1997 Course #101, #401

LICENSES: Real Estate Broker – Florida since 1981  
Mortgage Broker – Florida since 1982  
Securities Broker – Series 7, 1986

PANEL MEMBER: Florida Bar Grievance Committee  
National Futures Association  
National Association of Securities Dealers  
American Arbitration Association  
Vice-Chairman, Ethics Committee, FGCAR  
Florida Association of Realtors  
National Association of Realtors

**REFERENCES**

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Mr. John Muratides, Attorney at Law, Stearns, Weaver, Miller, et al.  
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**ADDITIONAL REFERENCES AVAILABLE UPON REQUEST**

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