

## GROWTH FOCUSED LEADER

Business Development ♦ Networking & Relationship Building ♦ Contract Negotiations  
Marketing & Public Relations, Real Estate Sales and Lending Management

**SUMMARY** Dynamic career reflecting consistent achievement and top-production; uniquely qualified to lead and contribute to the sales, management, administration, & product development of a well-established or ground-up department or organization.

*Energetic, articulate, personable, creative, and outgoing - well balanced in left and right brain thinking & detailed big picture visioning.  
A persuasive, compelling, and inspiring communicator with an educational, consultative approach both internally and externally.*

- ❖ Vast experience in conceptualizing and implementing strategies for all aspects of business development, management, and finance.
- ❖ Expert in networking and relationship-based marketing: direct to buyer sales, resource network marketing; and industry trade associations;
- ❖ In-depth business acumen of Private and Public sectors, as well as For Profit and Not for Profit; Proven ability to create and maintain strong, on-going relations with private foundations, partners, and government entities and agencies - local, regional, state. Understanding of Federal programs such as SBA, HUD, FHA, etc.;
- ❖ Core strength in general business and project funding cycles: Research, identifying decision maker and primary point of contact, qualifying, technical writing (application/RFP/grants), detailed follow-up, measurement and metrics, tiering, scheduling, budgeting, and over-all maintaining a balance portfolio for attainable and sustainable goals.

## PROFESSIONAL EXPERIENCE

2015 – Present **Various Governance Roles within the Hot Springs Village Property Owners' Association,**  
Personal Land acquisition and managing small business entities aiding the senior population of HSV

2001 – 2015 **Change, UnLtd. - Chicago**  
**SMALL BUSINESS STRATEGIST, PRESIDENT/OWNER**  
Created, developed and managed Consulting firm as Change Agent for Small Business. Assessed needs, created plan and facilitated in-house and as out-source depending on specific requirements of Business Plan. Finalized project for Chicago Clients 2014

1998 - 2001 **Heller Financial, Small Business Finance Division, Chicago, IL**  
**VICE PRESIDENT, ORIGINATIONS** (1999 – 2001)  
**ASSISTANT VICE PRESIDENT/AREA MANAGER** (1998 – 1999)

Initially recruited to develop and execute growth strategies to establish Heller as the premier originator of U.S. Small Business Administration (SBA) loans, on a state as well as regional basis. Subsequent to achieving top lender status, continue to create and deploy marketing strategies, cultivate a strong referral network, and confer directly with customers - assessing needs, analyzing financials, and developing creative lending strategies and solutions. Manage client relations and orchestrate transactions through closing. VP/Closing representative and signatory for all Illinois closings - working directly with title companies, buyer's attorneys and accountants.

◆ **Key Achievements:**

- ◆ Drove Heller production to a dominant #1 market position and generated record levels of new loan activity in less than 9 months by cultivating and retaining relationships with hundreds of referral sources.
- ◆ Delivered 130% of 1998 first-year production goals and grew sales an additional 43% during 1999 - 100% of deals including real estate acquisitions.
- ◆ Built an infrastructure able to handle rapid growth, establishing many new systems and processes that improved overall operational and administrative efficiencies in all departments.
- ◆ Achieved extensive publicity for Heller, with professional profiles and interviews as an industry expert featured in the "Illinois Real Estate Journal," "Crain's Chicago Business," "Illinois Commercial," and "Chicago Industrial Properties."

1990 - 1998 **The Money Store Investment Corporation, Chicago, IL**

**ASSISTANT VICE PRESIDENT** (1993 - 1998)  
**BUSINESS DEVELOPMENT OFFICER** (1990 - 1993)

Founded the Illinois Branch for the largest SBA lender in the U.S. Instrumental in building a 9-state, Midwestern region from the ground floor as the area's first business development officer. Promoted in 1993 and rapidly accelerated business to top positioning in the state. AVP/Closing representative and signatory for all Illinois closings - working directly with title companies, buyer's attorneys and accountants.

◆ **Key Achievements:**

- ◆ Structured, closed, and coordinated more than 30 transactions annually - consistently recognized among the company's top producers.
- ◆ Elevated The Money Store to #1 SBA lender ranking in Illinois in 1995, maintaining the top position for each consecutive year with the company - 100% of deals including real estate acquisitions.
- ◆ Maximized company name recognition; networked aggressively with various industry associations and developed/implemented innovative marketing campaigns and custom signage programs.
- ◆ Represented the company as a small business and real estate finance expert by appearing on cable television broadcasts.
- ◆ Selected sites, negotiated leases, hired staff, and opened 4 new offices throughout the Midwest. Capitalized on industry relationships to establish an initial core of referral sources for each office with real estate brokers, developers, and builders.

1985 - 1994 **William Rainey Harper College, Palatine, IL**

**REAL ESTATE INSTRUCTOR**

Taught college accredited courses in the real estate department, (evenings and weekends) including classes on income property analysis; appraisal; real estate finance; license law; agency; real estate mathematics; sales; marketing; and portfolio management - also continuing education instructor for the State of Illinois.

1984 - 1990 **Lance M. Chody, Ltd., Schaumburg, IL**

**COMMERCIAL REAL ESTATE BROKER AND MANAGING BROKER**

Consulted on investment properties, created commercial space design for maximum efficiencies; staged residential apartments/Condos. Managed investment properties – high rise, 4-8 multifamily, single family, and retail strip malls including leasing, accounting, and supervision of maintenance and rehab construction crews.

**EDUCATION & LICENSURES**

**B.S. Applied Life Sciences: Major - Business Administration (Accounting/Finance);**  
**Minor – Comparative Religions** University of Illinois, Champaign/Urbana, 1978

- ◆ CCIM – Certified Commercial Investment Member, 1992 - Present
- ◆ Real Estate Broker, Illinois, 1984 - 2015
- ◆ Certified Real Estate Instructor, Illinois, 1984 – 1994
- ◆ Certified Real Estate Continuing Education Instructor, Illinois, 1985 -1994

**AFFILIATIONS, ASSOCIATIONS & AWARDS**

- ◆ CCIM, Illinois Chapter - President, 1997; Membership 1991 - 2013
- ◆ Northern Illinois Commercial Association of Realtors (NICAR) – President, 1997; Board of Directors, 1995 – 1998, 2000; Member, 1995 – 2013
- ◆ Named NICAR/IAR “Commercial Real Estate Broker of the Year,” 1997
- ◆ Association of Industrial Real Estate Brokers (AIREB) – Member, 1991 – 2001
- ◆ William Rainey Harper College, Economic Development and Real Estate Advisory Board, 1986 –1996
- ◆ Residential Realtor Boards: Various Suburban, County, and Chicago 1984 - 2001