

GREG HALAK

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MANAGEMENT PROFILE

Self-directed, accomplished professional possessing combined management skills in underwriting, sales, loan modification & work outs, operations, and real estate valuation. Active FDIC security clearance.

PROFESSIONAL EXPERIENCE

MORTGAGE INVESTMENT ASSOCIATES

Acted in various roles for investment funds, advisory service & due diligence firms, developers, thrifts, family trusts & private investors.

Principal- June 2008 to Present

Audit existing residential, CRE and C&I portfolios to confirm value and solvency. Performed site inspections on commercial properties to determine condition, occupancy and viability. Assisted banks with action plans concerning distressed credits including loan modifications and workouts analyzing borrower credit, income, property & borrower cash flows. Assisted in the sale of over \$500 million in commercial mortgage backed securities. Significant underwriting experience in commercial performing and non performing loans focusing on multifamily, retail, office, industrial/warehouse and hospitality (flagged & un-flagged). Asset and Note Valuation/Due Diligence for Private Equity/Private Real Estate Investment and the FDIC. Was involved as an FDIC Underwriter for Structured Sale II as well as an Underwriter and Quality Control Analyst for FDIC Structured Sale III. Served as an underwriter for FDIC Loss Share Program. Performed department audits on banks and lenders to assess propriety of risk grades, adequacy of risk monitoring and conformity with loan policy and regulatory guidelines for CRE loans.

Clients Include:

- CLAYTON HOLDINGS: Shelton, CT
- THE SITUS COMPANIES: Houston, TX
- GEARING STONE: Dallas, TX
- KEEFE, BRUYETTE & WOODS: New York, NY
- BAYVIEW FINANCIAL: Coral Gables, FL
- OCWEN FINANCIAL: Palm Beach, FL
- RER FINANCIAL: Herndon, VA:
- GE CAPITAL: New York, NY
- DEUTSCHE BANK: New York, NY
- CAPITAL ONE BANK: Richmond, VA
- WATERSTONE CAPITAL ADVISORS: Charlotte, NC
- GATEWAY ASSET MANAGEMENT: St. Louis, MO

BAYVIEW FINANCIAL

Securities and servicing firm with 18 business divisions and 2500 employees throughout 7 countries and all 50 states representing a \$12 billion business.

PRODUCTION MANAGER - SILVER HILL FINANCIAL, 2006 to May 2008

Promoted to oversee the sales direction of a 15 member team of Account Managers and Associates responsible for \$150 million of company's annual commercial originations. Managed day-to-day production and training activities; facilitated training in sales, underwriting and credit analysis in addition to real estate valuation for commercial loans. Involved with various back office operations including real estate, underwriting, and risk analytics for transactions ranging from \$500K to \$3 million.

Selected contributions:

- Developed team operational guidelines that resulted in recognition by executive management as the most profitable team per employee.
- Assisted in achieving 36% growth, year over year, for a 4 year period.
- Collaborated with senior-level management to develop initiatives focused on broker retention.

ACCOUNT MANAGER - SILVER HILL FINANCIAL, 2004 to 2006

Employed solid knowledge and understanding of both broker and correspondent networks to establish and manage National and West Coast accounts. Forged close relations with potential and existing clients in an effort to fulfill their requests through consultative sales and needs assessment.

Selected contributions:

- Annual small balance commercial production in excess of \$90 million.
- Assisted in establishing corporate presence on the West Coast, specifically Northern California.
- Hosted Sessions to educate mortgage brokers, commercial bankers, title agents, attorneys, and accountants on the company's commercial product line, tactics for selling against competitors, and business-building techniques.
- Represented the company at various conventions, tradeshow, and industry events.
- Youngest Account Manager in company's history.

HEALTH COALITION INC.

Inside sales focusing on biopharmaceuticals, immune globulins, coagulation factors & plasma derivatives. Nationwide, 40 employees.

ACCOUNT EXECUTIVE JANUARY 2004 to JUNE 2004

- Sales duties encompassed a variety of activities including prospecting, contract negotiation, procurement & strategic management.
- Produced documented sales of \$500,000.00 in the first three months at Health Coalition, Inc. Consistently the top producer within my training class.
- Assisted in the development and implementation of new value added services within the private physician setting.
- Maintained independent territory management of New York State and Central Florida.

PRAGMATIC PATENT MANAGEMENT CO.

Promoted intellectual properties for this firm with clients in 20 states, 10 employees, and 75 contractors.

SALES REPRESENTATIVE - INTELLECTUAL PROPERTIES, 2002 to 2004

Established solid working relationships with venture capitalists, law firms, banks, and other potential investors to promote various intellectual properties consisting of patent portfolio sales, patent applications, licensing, copyrights, and trademarks. Participated in commercial contract negotiations.

Selected contributions:

- Brokered \$30 million software patent portfolio.
- Negotiated \$55 million in licensing transactions.
- Introduced a volume-based billing incentive for clients.

EDUCATION

MBA Finance: Northeastern University, Boston, MA. Conferred August 2011.

BBA Finance & Marketing: University of Miami, Coral Gables, FL. Conferred June 2003.