



Curriculum Vitae

Jim Garner

www.crenav.com

Professional Work History

CRE SOLUTIONS & ANALYTICS, LLC, Orlando, Florida

2020 - Present

Senior Associate

The core mission of CRE Solutions & Analytics, LLC (“CRESA”) is to assist its clients navigate the complexities and challenges of business and commercial real estate. CRESA’s client base includes, but is not limited to, law firms, financial institutions, privately held businesses, shareholders, borrowers, guarantors as well as commercial real estate owners, buyers, sellers, tenants and investors. CRESA services include:

- Litigation Support - Commercial:
 - Consulting / testifying expert
 - Chapter 11’s - feasibility / interest rates / plan fairness
 - Economic damages / value impairment

- Consulting & Advisory Services - Non-publicly Traded Businesses:
 - Exit plans: options, structuring, financing & implementation
 - Business & strategic planning
 - Operating budgeting and forecasting
 - Optimizing enterprise value & capital structure
 - Business valuations
 - Strategic sales, mergers or acquisitions
 - Navigating high growth opportunities & demands



- Commercial Real Estate Services:
 - Brokerage & BPO's
 - Tenant / owner / buyer representation
 - Re-development, re-positioning & value enhancement
 - Receiverships & REO administration
 - Property management & leasing
 - Tax appeals

- Turnarounds & Workouts - Business and/or Commercial Real Estate:
 - Forbearance agreements & settlements
 - Crisis Management
 - Partner / management disputes
 - Workouts: structuring, negotiation & implementation
 - Debt re-structuring
 - Exits & liquidations

- Debt & Equity Capital Sourcing:
 - Business
 - Commercial Real Estate

- Commercial Banking Services:
 - Bank due diligence support
 - Special projects
 - Special asset administration
 - Appraisal review & internal evaluations

CenterState Bank, Orlando, Florida

2015 - 2019

Senior Vice President, Commercial Relationship & Portfolio Manager - Central Florida Region

- Direct managerial oversight and responsibility for a portfolio of 50 to 80 commercial loans averaging approximately \$100MM in committed loan exposure.
- Origination and underwriting of new commercial real estate loans in accordance with established credit policy guidelines.



- Origination and underwriting of equipment loans & leases and SBA loans. Structuring and underwriting commercial real estate loans, lines of credit, equipment loans/leases and SBA loans.
- Internal direction and coordination of loan underwriting packages and loan approvals.
- Directed the issuance of loan commitments and coordinated loan closings with in-house and outside third-party attorneys. Oversight and review of all related bank loan documentation.
- Reviewed appraisals and evaluations, ordered and reviewed/approved property condition reports and environmental assessments.
- Updated credit and underwriting policies to reflect current lending standards.

PNC Bank (RBC Bank), Orlando, Florida

2006 - 2015

Senior Vice President

- Served as Florida Regional Manager of RBC Capital Advisors, with managerial oversight of a team of loan originators, underwriters, closers and servicers. Arranged and structured debt and equity capital for life insurance companies, conduits and pension funds.
- Developed underwriting and credit policy guidelines used by RBC for underwriting commercial real estate and construction loans.
- Direct oversight of a portfolio of performing and non-performing commercial real estate loans & assets in the Special Assets department. Structured and implemented asset resolution strategies and tactics consistent with bank policy while concurrently assuring compliance with all regulatory and accounting requirements.
- Responsible for maximizing the net present value of all assets under management, as well as risk ratings, charge-offs and reserves. Responsible for all related documentation of work-out plans, settlements, litigation.
- Senior regional lender and Relationship Manager, originating new business and maintaining targeted CRE bank relationships.



Alliance Realty Advisors, Orlando, Florida**

1986 - 2006

Senior Vice President & Principal

- Provided advisory services under an exclusive contractual engagement to Prudential Insurance Company and its PruExpress commercial real estate loan program. Originated, underwrote and appraised assets eligible for Prudential funding throughout the southeastern United States, and serviced conduit loans post-closing on behalf of Prudential. Total new loan production under the PruExpress program exceeded \$1 billion in new commercial real estate loans. Provided credit policy inputs to Prudential for the PruExpress program that would eventually be utilized and implemented by Prudential nationwide.
- Prepared fee appraisal reports and appraisal reviews. Provided real estate investment analysis while employed by Alliance Realty Advisors. Assignments included all types of commercial and income producing properties prepared for Prudential and other major life insurance companies, pension funds and commercial banks.
- ** includes during this time frame the following related and/or successor companies: Insignia Financial Group, US Shelter, Shelter Mortgage and iCap Realty Advisors.

Southeast Bank, Orlando, Florida

1984 - 1986

Senior Vice President

- Managed a regional real estate lending office for commercial real estate loans in the Central and North Florida markets. Developed credit and underwriting policies and procedures for soliciting, underwriting, closing and servicing all real estate secured loans. Originated, underwrote, closed and serviced all types of commercial real estate loans. Supervised a staff of 9 employees located in Orlando and Jacksonville.

Bank of America (NCNB & other subsidiaries), Orlando, Florida & North Carolina

1975 - 1984

- Advanced from Management Associate to Credit Analyst to VP and Commercial Relationship Manager. Opened new loan production offices in Greenville, SC and Orlando, FL. Responsibilities included construction loan originations for BA and



placing permanent loans with correspondent life insurance companies and pension funds. BA maintained servicing contracts with major life insurance companies.

Education

East Tennessee State University

BS, College of Business Administration

Real Estate & Management major

Appraisal Institute: completed all classes necessary to earn and secure the SRPA and MAI designations of the Institute.

Licenses & Professional Affiliations

Licensed Florida Real Estate Broker

Orlando Regional Realtor Association, Affiliate Member - CSB

Mortgage Bankers Association of Central Florida - CSB Board of Directors 2019

MAI (retired) - Non-practicing Member of the Appraisal Institute

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