
Profile

Jon

First Name

Gerald

Middle Initial

Sullenberger

Last Name

sullenberger.j@ewm.com

Email Address

832 Santiago Street

Street Address

Suite or Apt

Coral Gables

City

FL

State

33134

Postal Code

Home: (305) 588-1800

Primary Phone

Home: (305) 443-4204

Alternate Phone

Berkshire Hathaway
HomeServices EWM Realty

Employer

Realtor

Job Title

Which Boards would you like to apply for?

Historic Preservation Board: Submitted

Interests & Experiences**Why are you interested in serving on a board or commission?**

Having developed a deep appreciation for Coral Gables and its international culture, We settled in the City Beautiful in 1992 to raise our family. We bought our Historic home 28 years. Actively involved within the city and wider community, member of Coral Gables Chamber of Commerce and currently Trustee Council representing EWM Realty at the Chamber.

Jon_Gerald_Sullenberger.pdf

Upload a Resume

Questionnaire

The following information will be used to satisfy Equal Opportunity, as well as State of Florida Minority Reporting Form Requirements.

Select a gender☒ Male**Select one of the following race**☒ White, non-Hispanic

Are you a person with a disability?

☐ Yes ☐ No

Have you ever been convicted of any felony or misdemeanor offense?

☐ Yes ☐ No

If yes, please explain (You may omit traffic violations and any offenses committed as a minor).

Are you currently serving in another position appointed by the City of Coral Gables?

☐ Yes ☐ No

If yes, list the name of board

If you are appointed, do you know of any reason whatsoever why you will not be able to attend regularly scheduled meetings or otherwise fulfill the duties of the office to which you have been appointed?

☐ Yes ☐ No

If yes, please explain:

To the best of your knowledge, in your business capacity have either you or any member of your immediate family, ever been an owner, officer or employee, held any contractual or other dealings during the last three (3) years with any City of Coral Gables governmental agency, including the agency which you seek appointment?

☐ Yes ☐ No

If yes, please list below:

Jon Gerald Sullenberger

(305) 588-1800
sullenberger.j@ewm.com

832 Santiago Street
Coral Gables, FL 33134

Having developed a deep appreciation for Coral Gables and its international culture, Jon and his wife settled in the City Beautiful in 1992 to raise their family. The Sullenberger family has lived in their Historic 1926 home in Coral Gables for the past 31 years. Actively involved within the city and wider community, they consider their neighbors and friends key to their greater family experience.

Their sons were educated at local public and private schools; earned Eagle Scout designations through Coral Gables Troop 76; and served as Fire Explorers with the Coral Gables Fire Department.

Perpetually driven by a creative, entrepreneurial and dynamic spirit, Jon Sullenberger earned his four year degree in Culinary Arts and later acquired a Master Chef of Culinary Arts by the Ministry of Justice & Ecclesiastical Affairs in Iceland. In 1986, he and his wife moved to South Florida to further Jon's education and earn a Certificate in Hospitality Management at Florida International University.

Being an entrepreneur by nature, Jon founded and managed a successful international business for nearly three decades where his success was measured in the achievement of his clients' objectives, satisfaction and trust. He consistently trained his staff to take care of their clients, be honest and loyal to them. Jon expanded his client service expertise by becoming familiar with each client's individual needs and wants. He asked questions, listened to their answers and took positive action, intuitively gaining an understanding of their goals and objectives and responding with personalized solutions and services.

Jon seamlessly brings his education, experience, honesty and determination to the real estate industry. Adhering to core values instilled in him along the way contribute to his continued success. Whether it's a specific innovative marketing strategy for real estate sellers or formulating a success plan for real estate buyers, he is professional, committed to excellence and takes pride in all his efforts.

Keen market insight combined with well-developed knowledge of local/global economics, real estate and commerce spurred Jon to obtain his real estate license and affiliate with BERKSHIRE HATHAWAY EWM REALTY in Coral Gables Florida. As in all professional endeavors, he is client relationship focused, results-driven, highly resourceful, innovative and ethical. With an established reputation for his outreach, ethics and strong character, Jon has developed a wide regional, national and global network. Combined with personal dynamics, educational and professional history, Jon is destined for professional success in the field of real estate.

As a family-oriented resident of Coral Gables, it will be my pleasure to collaborate with you to fulfill your individual and/or family real estate essential specification.

As an attentive listener and responsive communicator with a dedicated focus on your real estate goals, I will personalize a strategic and constructive plan of action with you. My commitment is to deliver the highest level of personal performance in your behalf.

Kind Regards

Jon Gerald Sullenberger
REALTOR-Associate®
SULLENBERGER.J@EWM.COM
Office: 305.960.2400
Mobile: 305.588.1800
<https://jonsullenberger.ewm.com/>

Coral Gables-South Miami
550 S. Dixie Highway
Coral Gables FL 33146

Profile

Xavier

First Name

F

Middle Initial

Durana

Last Name

xavier@fxdconstruction.com

Email Address

1111 aduana ave

Street Address

Suite or Apt

Coral Gables

City

FL

State

33146

Postal Code

Business: (305) 401-9098

Primary Phone

Alternate Phone

FXD Construction LLC

Employer

Owner

Job Title

Which Boards would you like to apply for?

Historic Preservation Board: Submitted

Interests & Experiences**Why are you interested in serving on a board or commission?**

Hi, I would like to re-apply to the Historic Board to continue my service.

Xavier Durana - Resume.pdf

Upload a Resume

Questionnaire

The following information will be used to satisfy Equal Opportunity, as well as State of Florida Minority Reporting Form Requirements.

Select a gender☒ Male**Select one of the following race**☒ Hispanic**Are you a person with a disability?**☐ Yes ☒ No

Xavier F Durana

Have you ever been convicted of any felony or misdemeanor offense?

☐ Yes ☐ No

If yes, please explain (You may omit traffic violations and any offenses committed as a minor).

Are you currently serving in another position appointed by the City of Coral Gables?

☐ Yes ☐ No

If yes, list the name of board

If you are appointed, do you know of any reason whatsoever why you will not be able to attend regularly scheduled meetings or otherwise fulfill the duties of the office to which you have been appointed?

☐ Yes ☐ No

If yes, please explain:

To the best of your knowledge, in your business capacity have either you or any member of your immediate family, ever been an owner, officer or employee, held any contractual or other dealings during the last three (3) years with any City of Coral Gables governmental agency, including the agency which you seek appointment?

☐ Yes ☐ No

If yes, please list below:

F. XAVIER DURANA

E - MAIL XAVIER@FXDCONSTRUCTION.COM
208 ANDALUSIA AVE., CORAL GABLES, FL 33134
PHONE (305) 401-9098

EXPERIENCE

FXD Construction, LLC. Miami, FL

September 2010 – Present

President

Projects: Commercial and Residential (project descriptions available upon request)

- Cultivate and develop business opportunities
- Negotiate budgets and costs with Clients and sub-contractors
- Estimate and proposal generation
- Oversee day to day operations of the company and projects

Torre Development Group, Coral Gables, FL

February 2009 – August 2010

Project Manager

Projects: Commercial and Residential (project descriptions available upon request)

- Manage portfolio of various commercial and residential development and construction projects
- Prepare estimates, proposals, contracts, schedules and budgets
- Supervise and coordinate subcontractors daily construction activities

Moss & Associates, Miami, FL

June 2005 - January 2009

Project Engineer

Project: The Ivy & Mint Condominiums (\$230 Million)

- Prepare and administer subcontracts, purchase orders, and vendor agreements
- Process and review change orders and subcontractor monthly A.I.A. payment requisitions
- Prepare and process submittals, requests for information, bid estimates and shop drawings
- Assist superintendents with management of daily subcontractor construction activities

The Carlisle Group, Miami, FL

June – August 2004

Office Engineer

Projects: Santa Clara I&II Affordable Housing Development

- Prepared cost-analysis reports for the properties

PAC Builders, Miami, FL

June – August 2003

Office Engineer

- Project: Miami Performing Arts Center (\$255 million)
- Prepared and processed payment applications, purchase orders and change orders

EDUCATION

University of Florida, Gainesville, FL

August 2001 - December 2005

- Major: Building Construction & Management (M.E. Rinker, Sr. School of Building Construction)
- Minor: Business Administration (Warrington College of Business Administration)
- Phi Eta Sigma National Honor Society

Coral Gables Senior High School, Coral Gables, FL

August 1997 – May 2001

- International Baccalaureate Degree and National Honor Society

Universidad Internacional Menéndez Pelayo, Santander, Spain

June - August 2000

- Summer Program (Graduate-higher level Spanish language)

SKILLS – LICENSES – LANGUAGES

- Certified General Contractor in Florida (CGC #1517049)
- Licensed Florida Realtor (SL #3238221)
- Fluent in oral and written Spanish
- O.S.H.A. 10 Hour Training and CPR/First Aid Certification

Profile

Joseph

First Name

M

Middle Initial

Palmar

Last Name

josephpalmar@gmail.com

Email Address

1014 catalonia ave

Street Address

Suite or Apt

coral gables

City

FL

State

33134

Postal Code

Home: (954) 290-0051

Primary Phone

Alternate Phone

Palmar Forensics

Employer

CEO

Job Title

Which Boards would you like to apply for?

Historic Preservation Board: Submitted

Interests & Experiences

Question applies to Budget/Audit Advisory Board, Board of Architects

List any specific qualifications or skills acquired:

CPA CFE (Certified Fraud Examiner) CFF (Certified in Financial Forensics)

Why are you interested in serving on a board or commission?

Based on past experience with other boards, my professional certifications, desire to be involved in the community I call home.

jpresume_2021.doc

Upload a Resume

Questionnaire

The following information will be used to satisfy Equal Opportunity, as well as State of Florida Minority Reporting Form Requirements.

Select a gender☒ Male**Select one of the following race**☒ Hispanic

Joseph M Palmar

Are you a person with a disability?

☐ Yes ☒ No

Have you ever been convicted of any felony or misdemeanor offense?

☐ Yes ☒ No

If yes, please explain (You may omit traffic violations and any offenses committed as a minor).

Are you currently serving in another position appointed by the City of Coral Gables?

☐ Yes ☒ No

If yes, list the name of board

If you are appointed, do you know of any reason whatsoever why you will not be able to attend regularly scheduled meetings or otherwise fulfill the duties of the office to which you have been appointed?

☐ Yes ☒ No

If yes, please explain:

To the best of your knowledge, in your business capacity have either you or any member of your immediate family, ever been an owner, officer or employee, held any contractual or other dealings during the last three (3) years with any City of Coral Gables governmental agency, including the agency which you seek appointment?

☐ Yes ☒ No

If yes, please list below:

JOSEPH M. PALMAR, CPA, CFE, CFF

1014 Catalonia Ave
Coral Gables, Florida 33134

Mobile: (954) 290-0051
jpalmar@palmarforensics.com

EXECUTIVE SUMMARY

CHIEF EXECUTIVE OFFICER

Effective and proactive leader with a unique combination of financial forensics, comprehensive fraud risk assessment, prevention & detection, accounting, and business management experience. Proven track record in identifying and mitigating fraud, reducing costs, increasing productivity, and enhancing profitability. Results-oriented executive with a reputation for driving a returns-based decision-making process, generating consensus across stakeholders, and executing at the client/field level. Recognized for developing talent.

Exceptional relationship skills.

CORE EXPERTISE

Fraud Prevention, Detection & Financial Forensics • Internal Controls Assessment • Financial Accounting & Reporting • Continuous Process Improvement • Expense Discipline • Strategic Business Planning & Execution •
• Capital Management • Financial Planning & Analysis • Risk Management •
• Organizational Design • Staff Management & Development

PROFESSIONAL EXPERIENCE

PLMAR FORENSICS, Miami, FL

Chief Executive Officer

Oct 10 – Present

Palmar Forensics is spin-off of Palmar Consulting Group Inc. It is a fraud and forensic services firm assisting organizations and governmental entities in mitigating risk through fraud assessments, prevention, detection, and data health. A new breed of forensic professionals recognizing the fusion of technology, business sense, governance, and accountability. Palmar Forensics offer a full range of automated value-added services to assist organizations assess, mitigate, and remediate fraud related risk.

EXECUTIVE HIGHLIGHTS

- Developed Vetted ® a first to market vendor credentialing software program for use in fraud prevention and detection.
- Instrumental in the development of first to market complex data mining and forensic analysis queries in order to identify and mitigate various types of frauds including undisclosed relationships between relational databases.
- Developed a comprehensive approach of initial assessment, data mining & sampling, and a comprehensive prevention and mitigation plan.
- Uncovered a multi-million-dollar fraud scheme & coordinated a task force of investigators including the IRS and FBI.
- Managed an international forensic project covering the Public Hospitals Authority of the Bahamas with BDO
- Oversee all aspects of marketing, product development, financial management and reporting.
- Negotiated contracts with the largest healthcare organizations in South Florida.

PALMAR CONSULTING GROUP, Miami, FL

JOSEPH M. PALMAR, CPA, CFE, CFF

1014 Catalonia Ave
Coral Gables, Florida 33134

Mobile: (954) 290-0051
jpalmar@palmarforensics.com

Chief Executive Officer

Oct 01 – Present

An accounting, financial reporting, forensic, and consulting practice serving real estate, hospitality, healthcare, and middle market clients. Responsible for the planning, development, management, and execution of all services, including corporate governance and forensic accounting services, internal control evaluation, asset management, strategic financial planning and decision making, forecasting, full-service accounting and reporting, virtual CFO and controllership activities, treasury and cash management, debt restructuring and related financing transactions, process improvement and reengineering.

EXECUTIVE HIGHLIGHTS

- Responsible for the accounting & financial reporting for approximately \$2 billion in assets.
- Oversee all aspects of financial management and reporting during the development and stabilization of the \$800 million Westin Diplomat project
- Stabilized lender relations and developed all aspects of financial reporting for Emerald Bay Resorts, a \$300 million real estate development in Great Exuma Bahamas
- Developed financial management and reporting system for capital expenditures of over \$1 billion dollars for Memorial Healthcare System
- Generated savings exceeding \$23 million related to a Premier GPO project
- Provided various feasibility studies, forensic accounting services, due diligence, and management consulting services for local developers and hospitality companies such as Turnberry Associates, Fisher Island Holding Limited, and Espirito Santo project.
- Reengineered month end closing process in a collaborative effort with management reducing closing time from 6 days to 1 day.

DIPLOMAT PROPERTIES LP, Hollywood, FL

Chief Financial Officer

Jan 98 – Oct 01

An \$800 million real estate development project consisting of a 1,000-room hotel and 300 condo/hotel units, 200,000 sq. ft. convention center, 135 luxury condominium units, 60,000 sq. ft. retail space, marina, golf course, tennis facility and destination spa. Responsible for implementing accounting, budgeting, financial reporting systems, and supervising all aspects of administration, treasury, human resources, risk management, and managerial information systems.

EXECUTIVE HIGHLIGHTS

- Developed an economic model to determine the projects feasibility and secure necessary institutional financing.
- Developed and evaluated a municipal bond financing plan.
- Implemented a captive leasing arrangement which resulted in a \$2 million savings of sales tax.
- Structured and integrated all operating and financial reporting systems for the project.
- Negotiated key construction contracts and monitored overall construction expenditures.
- Assisted in implementing a sales and marketing program and instrumental in opening sales offices in New York, Washington, Chicago, and Atlanta
- Modified banking relationships to further secure funds while maximizing returns.
- Established all operational policies and procedures.

EAGLE COMPANIES, Miami, FL

Chief Financial Officer

May 96 – Jan 98

JOSEPH M. PALMAR, CPA, CFE, CFF

1014 Catalonia Ave
Coral Gables, Florida 33134

Mobile: (954) 290-0051
jpalmar@palmarforensics.com

Privately held international logistics firm, providing freight forwarding, customs brokerage, and warehousing services to customers located throughout the world. Areas of responsibility included administration, accounting, budgeting, financial reporting, human resources, and management information systems.

EXECUTIVE HIGHLIGHTS

- Prepared strategic business plan to establish framework for making key management decisions which ultimately resulted in the sale of the Company at an earnings multiple substantially above the industry norm.
- Renegotiated bank credit facility to increase borrowing base and lower interest rate.
- Minimized income taxes at shareholder level by implementing tax planning techniques.
- Developed annual cost savings plan reducing corporate overhead.
- Revised insurance program to increase coverage while reducing premiums.
- Outsourced human resource function resulting in savings and reduced risk exposure.
- Developed a disaster recovery plan and related operational procedures.

ISLAND DEVELOPERS, LTD, Fisher Island, FL

Chief Financial Officer

Apr 92 – May 96

A luxury real estate development project consisting of residential condominiums, marina, spa, golf and tennis club, restaurants, shops and other amenities on Fisher Island, Florida. Responsibilities included supervision of accounting, budgeting, financial reporting, internal audit, human resources, management information systems, communications, and treasury function.

Also, treasurer for master condominium association and related condominium Management Company. Responsible for cash management, budgeting, corporate reporting and overseeing of all accounting functions and personnel.

EXECUTIVE HIGHLIGHTS

- Structured a cash flow plan to repay \$94 million to parent company over a 30-month period.
- Key participant in structuring club equity conversion raising \$18 million.
- Reengineered information and business processes resulting in increased productivity, reduced personnel, and improved operating results.
- Accelerated cash flows and yields.
- Revised employee benefit programs including implementation of 401K plan and executive incentive program.
- Strengthened credit policies and devised plan to collect past due receivables.
- Assisted in development of sales and marketing program that resulted in a reduction of unsold condominium units.

ERNST & YOUNG, Miami, FL

Audit Manager

Sept 86 – Apr 92

Client assignments with Big 4 accounting firm were primarily in real estate, retail, manufacturing, entertainment, and not-for-profit industries. Several audit clients were conglomerates with revenues and assets in excess of \$500 million.

EXECUTIVE HIGHLIGHTS

- All facets financial reporting and auditing including working relationship with Audit Committees and Board of Directors
- Evaluation of effectiveness of accounting systems and internal controls

JOSEPH M. PALMAR, CPA, CFE, CFF

1014 Catalonia Ave
Coral Gables, Florida 33134

Mobile: (954) 290-0051
jpalmar@palmarforensics.com

- Assistance with mergers, acquisition, and financing
- Implementation and review of management information systems

PROFESSIONAL CERTIFICATIONS

- Certified Public Accountant – Florida
- Certified Fraud Examiner
- Certified in Financial Forensics

EDUCATION

FLORIDA INTERNATIONAL UNIVERSITY, Miami, FL

Master of Accounting

FLORIDA ATLANTIC UNIVERSITY, Boca Raton, FL

Bachelors in Business Administration

Major: Accounting

Awards: University Scholar, Vice President Accounting Students Association, Magna cum Laude

ADDITIONAL DATA

Voting member of various decision-making committees that directly impact client experience.

- Vendor Management System Committee Member
- Chair of Premier GPO Construction & Facilities Management sub-committee
- Chair of Finance Committee, His House Children's Home
- Treasurer, Executive Committee Board Member Banyan Health Systems
- Board member of Association of Certified Fraud Examiners, South Florida Chapter
- Member of Florida and American Institute of Certified Public Accountants
- Graduate of the **FBI Citizens Academy**
- Recipient of **FBI Special Commendation** for outstanding assistance with investigative efforts
- Inductee Miami Dade College Hall of Fame 2020
- Frequent speaker and lecturer in fraud conferences and universities
- Written numerous fraud articles dealing with vendor related fraud issues.
- **Bilingual- fluent in Spanish**

Profile

Miguel "mike"

First Name

A

Middle Initial

Riveron

Last Name

mriveron@gmail.com

Email Address

1210 South Alhambra Circle

Street Address

Mike Riveron

Suite or Apt

Coral Gables

City

FL

State

33146

Postal Code

Home: (305) 439-2828

Primary Phone

Home: (305) 661-3292

Alternate Phone

Douglas Elliman Real Estate

Employer

Realtor

Job Title

Which Boards would you like to apply for?

Historic Preservation Board: Submitted

Interests & Experiences**Why are you interested in serving on a board or commission?**

As a Resident of Coral Gables since 1993 and after attending and graduating from Coral Gables High School class of 1969. I feel that I have historical perspective of the city and in tune with City of Coral Gables Needs and future. I also worked for BAC Florida Bank, now Bradesco, Berkshire Hathaway Realty, and Douglas Elliman Real Estate.

MAR Resume.pdf

Upload a Resume

Questionnaire

The following information will be used to satisfy Equal Opportunity, as well as State of Florida Minority Reporting Form Requirements.

Select a gender☒ Male**Select one of the following race**☒ Hispanic

Miguel "mike" A Riveron

Are you a person with a disability?

☐ Yes ☐ No

Have you ever been convicted of any felony or misdemeanor offense?

☐ Yes ☐ No

If yes, please explain (You may omit traffic violations and any offenses committed as a minor).

Are you currently serving in another position appointed by the City of Coral Gables?

☐ Yes ☐ No

If yes, list the name of board

If you are appointed, do you know of any reason whatsoever why you will not be able to attend regularly scheduled meetings or otherwise fulfill the duties of the office to which you have been appointed?

☐ Yes ☐ No

If yes, please explain:

To the best of your knowledge, in your business capacity have either you or any member of your immediate family, ever been an owner, officer or employee, held any contractual or other dealings during the last three (3) years with any City of Coral Gables governmental agency, including the agency which you seek appointment?

☐ Yes ☐ No

If yes, please list below:

1201 S Alhambra Cr
Coral Gables, Florida 33146
Tel: 305-439-2828

Mike A. Riveron

Douglas Elliman Real Estate

2018- Present

- **Real Estate Agent**
- **Residential Sales**
- **Commercial Sales**
- **Winner 2022 2023 CGI Sales**

Berkshire Hathaway Real Estate

2015-2018

- **Real Estate Agent**
- **Residential Sales**
- **Commercial Sales**
- **Leasing**
- **Winner top 15% to 30% CGI**

Banco do Brasil

2014- 2015 to

Senior Vice President Lending

- **Instituted all Process and manuals to establish Bank regulations as to Lending**
- **Dodd Frank Regulatory oversight**
- **Lending Limits**
- **Risk Board**

BAC Florida Bank

2008- 2014 Vice President Risk Mitigation

Vice President

- Managed a portfolio of over 1.2 Billion in Residential and Commercial Loans for BAC and other Investors
- Responsible for Loss Mitigation, Collections, Foreclosure, Loan Modification and Asset Disposition (OREO) and Supervised, Trained, Monitored a staff of 15 employees
- Prepared statistical data as to delinquency behavior
- Created Residential Risk Model to forecast potential losses
- Created a Collections System that monitored and identified potential risk by Property Type, Date of Origination, Country of Origin, Property Location, LTV and Payment Habits.
- Assessed Property Value to assign Reserves and Charge Off in accordance to regulatory demands including ALLL.
- Prepared and evaluated Departmental Budget
- Market all Residential and Commercial properties obtaining above Book Value prices
- Responsible for all Report to Risk Board as to collections OREO, Foreclosure, Loss Mitigation and all activity to TDR Loans

Yale Mortgage Corporation

July 2002- June 2008 Chief Operating Officer

- Responsible for the overall management of Loan Origination, Servicing, Collections, Loan Boarding, Compliance, Litigation, Quality Control, Investor Reporting Accounting, Finance.
- Coordinating all departmental flow activity to assist Loan Origination and Funding Department
- Risk Assessments as to Product and interest fluctuation as well as creating product risk values (Real Estate Related)
- Collateralization of negotiable instruments
- Mortgage Securitization
- Financial Models and Cash Flow analysis
- Pricing Models

- Strategic Planning
- Complete Mortgage Compliance from Origination to Servicing
- Managed a portfolio of 400 Million in 8 States
- Executed 38 Mortgage Backed Securities (REMIC, Whole Loan Sale 144A)

BAC Florida Bank

2000- 2002- Vice President Of Real Estate Mortgage Services

Vice President

- Managed a portfolio of over 450 Million dollars in Residential and Commercial Loans
- Supervised, Trained, Monitored a staff of 5 employees
- Coordinated, and Mapped 2 Loan Servicing Conversion from Sub-Servicer and existing in-house Software platform to a new Sub- Servicer (ALLTELL) Dovenmuehle
- Prepared statistical data as to delinquency behavior
- Developed and implemented all Collection, Servicing, Loan Boarding Policies
- Implemented Managed and carried out all Loan Administration Policies
- Prepared and evaluated Departmental Budget
- Created a bridge between the Loan Origination and Servicing Platform
- Evaluated all Servicing income streams and recommended changes as to fees and Documentation
- Implemented Servicing Procedures as to Investor Reporting, Customer Service, Collections, Loan Boarding, Shipping, Document Control

Experience



Metropolitan Mortgage Company/ Transamerica

Experience ranges from Collections and Loss mitigation, implementation of new servicing software, compliance, Foreclosure, Bankruptcy, Loan Servicing, REO Management, Mortgage Securitization to Strategic Planning. Maintained unparallel loss ratios of less than ½ of 1% for 25 years

(Sub- prime mortgages)

1981- 2000 -Vice President of Loan Administration

- Implement, Manage and carry out all Loan Administration Policies
- Member of Executive Leadership Council
- Bridged all Loan Origination (Retail and Wholesale) from 32 offices and 6 States
- Serviced Loans for over 1500 Investors including FNMA, FHA, GNMA
- Evaluated Attorney performance (Bankruptcy and Foreclosure)
- Prepared Departmental Budget and P&L
- Prepared Statistical Delinquency Reports to parent company
- Supervised, Trained, scheduled and monitored 2 managers and a staff of 23 employees
- Acted as liaison between London Bridge Servicing Software and user
- Extensive involvement in the analysis of new product behavior
- Risk Assessment and product quality control
- Implemented all collection and loss mitigation policies (Sub-Prime, Conventional and FNMA)
- Developed standards of Servicing, Collections, Loss Mitigation, Loan Administration Compliance and Loan Boarding
- Successfully completed Mortgage Securitization and whole loan sale through JP Morgan and Prudential Securities
- Servicing (Due Diligence) Wilshire Credit Corp, Fairbanks Capital Corp., Goldman Sachs, Morgan Stanley/ Dean Witter, S&P and Ambac
- Due Diligence FNMA/Transamerica/USAP
- IT System Conversion and mapping
- Supervised and hired all REO personnel (1981 to 1992)
- Member of Board of Directors (1985 to 1992)
- Compliance witness to all contested foreclosure actions as to FDCPA TILA RESPA

**Experience
(cont.)****1978- 1981 – Assistant Vice President Servicing and Collections**

- Investor Reporting
- Trained and supervised a staff of 14
- Compliance (FDCPA) (RESPA) (TILA)
- Foreclosure and Bankruptcy Reporting to Board of Directors
- Software development (Proprietary software design and controls)
- Maintained and compiled all collection and servicing reports
- Analyzed and maintained all portfolio growth information vs.

delinquency statistics

- Supervised and trained all collection personnel
- Supervised and trained all servicing personnel
- Supervised and trained all Bankruptcy, Foreclosure and loss Mitigation personnel
- Loan Input Quality Control

1975- 1978 – Collection Manager

- Supervised and trained a staff of 8
- Assisted in the design of our Servicing Software
- Serviced FHA, VA, FNMA and sub-prime mortgages
- Investor reporting
- Foreclosure referrals to attorney
- Conducted all collection and servicing seminars

Achievements

- Mortgage Brokers License
- Nominated to London Bridge Software user Board
- Participated in all software conversions
- Participated in the design of the London Bridge TMO
- No FDCPA complaints during tenure of employment
- Exceeded all Servicing income projections
- Maintained or exceeded loss ratios projections
- Proctor Financial User liaison for new product development
- Maintained and exceeded all Departmental Budget requirements
- Structured and created Infrastructure at Yale Mortgage that was instrumental in expanding from 12 employees to 175 and Origination of 3 Million to 25 Million a Month
- Created a Risk Based Collections and Loss Mitigation System
- TDR Delinquency of 13% compared to National Average of 60%
- Reduced Residential Total Delinquency from 10%+ to 3.69%
- Faculty and Speaker of IMN Distress Property Conferences
- Speaker Opal Financial Group
- Dealmakers and Investor Summit)

Profile

Bruce

First Name

Ehrenhaft

Middle Initial

Last Name

behrenhaft@hotmail.com

Email Address

2221 Country Club Prado

Street Address

Suite or Apt

Coral Gables

City

FL

State

33134

Postal Code

Mobile: (305) 799-5054

Primary Phone

Alternate Phone

retired - US District Court,
Southern District of Florida

Employer

Staff Attorney

Job Title

Which Boards would you like to apply for?

Historic Preservation Board: Submitted

Interests & Experiences**Why are you interested in serving on a board or commission?**

** My relevant interests and experiences are discussed in the Bio/Resume which is already on file with the City of Coral Gables (most recently from 2021 and updated in May 2022 when I applied to serve as Docent at the City of Coral Gables Merrick House [CGMH]). That Resume is current with the exception that it does not include my CGMH volunteer work from Mid-2022 to the present. ** It has been a pleasure serving the residents of Coral Gables for nearly six years as a member of the City's Historic Preservation Board, and it would be an honor to continue doing so, should the City Commission choose to re-appoint me.

Bruce Ehrenhaft . Bio-
Resume 4.10.2021.docx

Upload a Resume

Questionnaire

The following information will be used to satisfy Equal Opportunity, as well as State of Florida Minority Reporting Form Requirements.

Select a gender☒ Male

Select one of the following race

- ☒ Hispanic
☒ White, non-Hispanic

Are you a person with a disability?

☐ Yes ☐ No

Have you ever been convicted of any felony or misdemeanor offense?

☐ Yes ☐ No

If yes, please explain (You may omit traffic violations and any offenses committed as a minor).

Are you currently serving in another position appointed by the City of Coral Gables?

☐ Yes ☐ No

If yes, list the name of board

I currently serve as a Docent at the Coral Gables Merrick House.

If you are appointed, do you know of any reason whatsoever why you will not be able to attend regularly scheduled meetings or otherwise fulfill the duties of the office to which you have been appointed?

☐ Yes ☐ No

If yes, please explain:

** During the past six years I have regularly attended our HPB meetings. I take attendance very seriously, and schedule travel so that it does not conflict with our meetings on the 3rd Wednesday of each month. (I've missed 1 meeting due to travel; and in an abundance of caution I chose to not attend one other meeting after having contact with a Covid-positive individual - - although I tested negative). ** There are no other reasons that would prevent me from fulfilling my duties should I be re-appointed to serve a Fourth 2-year term as a Coral Gables HPB Board Member.

To the best of your knowledge, in your business capacity have either you or any member of your immediate family, ever been an owner, officer or employee, held any contractual or other dealings during the last three (3) years with any City of Coral Gables governmental agency, including the agency which you seek appointment?

☐ Yes ☐ No

If yes, please list below:

Bruce Ehrenhaft

Bruce Ehrenhaft, a resident of Coral Gables since 1991, has a BA degree with a major in Biology, an MA degree with an emphasis in Photography, and a JD degree.

Since childhood he has maintained a keen interest in the architectural, archeological and ecological resources in and surrounding the communities where he has resided or worked.

Those interests began when in the 1950's and early 1960's Bruce was raised in Iowa City, the old Territorial Capital of Iowa. There was a rich history of Woodlands Native American populations who had lived in the region; and dating from the period of westward expansion by European settlers there were still existing wonderful examples of log pioneer homes and more permanent limestone and brick structures dating from the 1840's. Bruce was also fascinated by the large inventory of other 19th and 20th Century residential, commercial, and institutional buildings in various styles throughout the community. During this same mid-20th Century period - - characterized by urban growth, construction of single-family tract housing and shopping malls, and pressure for urban renewal - - Bruce was impressed by successful calls to action from throughout the community which resisted wholesale demolition of older structures inside and outside the urban core. The result was that large portions of the architectural fabric in the City's historic downtown were sensitively restored for adaptive reuse, and, simultaneously, entire neighborhoods comprised of 19th and early 20th Century residential structures throughout the City were preserved, intact. Also intrigued by architectural designs from masters like Louis Sullivan and Frank Lloyd Wright in surrounding regions, Bruce contemplated becoming an architect, but instead chose the study of biology and other sciences.

After working as a physiology research assistant in Iowa and Alaska, and on the staff of a research laboratory located in an Alaskan Inuit community, Bruce served as an assistant during a 4-month survey of archeological sites along the arctic coasts of Canada and Alaska. Later, after working as a medical photographer in a university hospital's pathology department and as a technician in its blood bank and transfusion service collecting and preparing blood components for individuals in the general patient population and for others in an NIH clinical leukemia study, Bruce did hospital based technical and educational services work throughout Spain, the Caribbean and Latin America for two American medical manufacturers. In 1985 he changed careers, studied law, and was a staff attorney for the U.S. District Court in Miami for 24 years.

Upon his retirement in July 2014 Bruce re-embraced his interests in archeology, ecology, and architecture, and their importance to the fabric of communities, by joining the Advocacy Committee of Dade Heritage Trust (DHT). In November 2015 he became a member of DHT's Board of Directors; and he is a member of the National Trust for Historic Preservation. His related activities included attendance at Municipal and County HP/HEP Board and Commission Meetings, and neighborhood meetings in Miami Dade County. They also have included attendance at various seminars, training sessions, and charrettes presented and/or hosted by the National Trust, Florida Trust, American Institute of Architects, Southeast Florida Regional Climate Change Compact, DHT, Miami Design Preservation League, the

Florida Department of State's Bureau of Historic Preservation (BHP) and Division of Historical Resources (DHR) and the National Alliance of Preservation Commissions (NACP), and a Florida DHR 2-day Regional Certified Local Government Historic Preservation Training in Miami.

Bruce has been a member of the Coral Gables Historic Preservation Board since 2017, and served as its Chair for one term (2019 - 2020).

<u>EDUCATION:</u>	<u>Degree</u>	<u>Emphasis/Major</u>
--------------------------	----------------------	------------------------------

University of Miami Law Miami, FL	JD - conferred 1988	General Study of
---	---------------------	------------------

University of Iowa Iowa City, IA	MA - conferred 1976	Photography
-------------------------------------	---------------------	-------------

Lawrence University Appleton, Wisconsin	BA - conferred 1972	Biology
--	---------------------	---------

VOLUNTEER WORK / PUBLIC SERVICE

Dade Heritage Trust Directors	2015 - Present	Member, Board of
----------------------------------	----------------	------------------

City of Coral Gables Preservation Board	2017 - Present	Member, Historic
--	----------------	------------------

Florida International University Coalition - weekly measure/map trees to document Canopy in Coconut Grove;	2021 - Ongoing	Miami Urban ReLeaf Volunteer:
---	----------------	----------------------------------

Plant trees/gardens at the

Kampong

EMPLOYMENT:

U.S. District Court - Miami Staff Attorney - Pro Se Division (rights)	1990 - 2014	Pro Se Prisoner Cases (habeas corpus and civil
---	-------------	---

Hermelee Cowart & Minkin, P.A. Miami, FL	1986 - 1989	Law Clerk/Attorney
---	-------------	--------------------

American Hospital Supply Corp. Manager (AHSECO Division) Miami, FL America	1983 - 1985	Sales Administration Sales Manager - Latin
---	-------------	---

Haemonetics Corporation Services	1978 - 1983	Manager Sales/Technical
-------------------------------------	-------------	-------------------------

Spain		Latin America, Caribbean & Technical Specialist - Domestic
-------	--	---

Univ. of Iowa Hospitals, Iowa City		
------------------------------------	--	--

Blood Transfusion Service Technician	1975 -1978	Medical Laboratory
Dept. of Pathology	1974-1975	Medical Photographer
Oxford University, England	Summer 1973	Assistant to Dr.
John Bockstoce (Arctic Coast - Canada/Alaska)		Archeological Surveys
University of Alaska and Office of Naval Research Colony	1971 - 1973	Scientific Technician
Naval Arctic Research Lab (NARL) Point Barrow, AK		Manager Animal Research
Univ. of Iowa Dept. of Physiology (at NARL, Pt. Barrow, AK)	1967 -1970 (June - Sept)	Research Assistant
Univ. of Iowa Dept. of Physiology (at Iowa City, IA)	1965 -1967	Research Assistant

Profile

Elizabeth

First Name

C

Middle Initial

Parnes

Last Name

ecparnes1@aol.com

Email Address

440 Valencia Avenue

Street Address

Suite or Apt

Coral Gables

City

FL

State

33134

Postal Code

Home: (305) 798-5133

Primary Phone

Home: (305) 798-5133

Alternate Phone

Retired

Employer

Past-VP, General Manager

Job Title

Which Boards would you like to apply for?

Historic Preservation Board: Submitted

Interests & Experiences**Why are you interested in serving on a board or commission?**

Policy, Structure, Mission, Vision, bringing my corporate skills to the Coral Gables community organizations

Upload a Resume

Questionnaire

The following information will be used to satisfy Equal Opportunity, as well as State of Florida Minority Reporting Form Requirements.

Select a gender☒ Female**Select one of the following race**

None Selected

Are you a person with a disability?☐ Yes ☐ No

Elizabeth C Parnes

Have you ever been convicted of any felony or misdemeanor offense?

☐ Yes ☒ No

If yes, please explain (You may omit traffic violations and any offenses committed as a minor).

Are you currently serving in another position appointed by the City of Coral Gables?

☒ Yes ☐ No

If yes, list the name of board

Chair, Landscapre Beautification Advsiory Board. Would like to continue 2 more years. Change Chair to allow others to have this leadership position

If you are appointed, do you know of any reason whatsoever why you will not be able to attend regularly scheduled meetings or otherwise fulfill the duties of the office to which you have been appointed?

☐ Yes ☒ No

If yes, please explain:

To the best of your knowledge, in your business capacity have either you or any member of your immediate family, ever been an owner, officer or employee, held any contractual or other dealings during the last three (3) years with any City of Coral Gables governmental agency, including the agency which you seek appointment?

☐ Yes ☒ No

If yes, please list below:

