

JUSTIN EMENS

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OBJECTIVE

To obtain a position with a full-service commercial real estate development/investment firm at which I would be able to create value by utilizing my knowledge and understanding of commercial real estate

EDUCATION

UNIVERSITY OF FLORIDA – Hough Graduate School of Business
Master of Science – Real Estate

Gainesville, FL
May 2010

FLORIDA GULF COAST UNIVERSITY – Lutgert College of Business
Bachelor of Science – Finance

Ft. Myers, FL
December 2003

EXPERIENCE

Vice President, Commercial Real Estate

May 2007 – February 2008

Colonial Bank (NYSE: CNB)

Austin, TX

- Responsible for managing \$30MM+ commercial real estate portfolio
- Originated an average of \$1MM per month in new business through networking, cold calling and presentations to commercial real estate developers/investors of all sizes
- Followed all deals from origination to closing by working closely with the borrower and all related parties; Includes presenting loans to bank loan committee, order and review of all loan documents (attorney and bank prepared), engaging title company and full review of title policy and review of all 3rd party reports (Appraisal and Phase I Report)

Senior Underwriter

May 2006 – May 2007

Security Pacific Bank

Los Angeles, CA

- Deals include an assemblage of 75 contiguous parcels in Las Vegas, NV (\$80MM), the purchase of 164 units of Multi-family in Las Vegas, NV (\$30MM), construction of 20,000 square feet of retail in Phoenix, AZ (\$7MM) and a refinance/construction loan for the Rosslyn Hotel in Downtown Los Angeles (\$10MM)
- Total pipeline of projects completed totaled \$170MM; Created strategies and underwriting proficiency methods for the new small loan program enacted by Security Pacific Bank

Credit Analyst

July 2004 – March 2006

Bank of Florida (NYSE:BOFL)

Naples, FL

- Underwriting pipeline consisted of 200 closed loans totaling over \$200MM. Sole underwriter for largest monthly volume in Bank of Florida history in February 2005
- Organized and ran monthly Credit Committee meetings for loan reviews and also instructed new analysts on policies and procedures for better underwriting
- Prepared and presented loans for loan committee approval

Real Estate Analyst

January 2001 – July 2004

Laureate Capital (Currently Grandbridge Real Estate Capital; Subsidiary BB&T. NYSE:BBT)

Naples, FL

- Sole underwriter for over \$300MM in commercial real estate during my tenure
- Worked closely with CMBS and Life Insurance companies to increase efficiency of the closing process. Also, implemented and ran weekly meetings to discuss loan pipelines

SKILLS/INTERESTS/HONORS

Experienced with Baker Hill and CASH programs for underwriting

Proficient in all Microsoft Office Applications

Diving, Fishing, Spear-fishing, Wakeboarding, Playing Guitar

President, FGCU Wakeboard Team, 2001 - 2003

Southeast Water-ski Conference All Star Team 2001 - 2002