

# **Curriculum Vitae**

**FRANKLIND LEA**

MBA, MRE, CIRA

## **PROFESSIONAL SUMMARY**

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During over thirty years of education and professional experience in complex business matters, I have developed broad expertise in business, finance, and real estate. I hold an undergraduate degree in business, a master's degree in business administration, and a master's degree in real estate valuation. My professional roles have been as an appraiser, commercial lender, credit officer, financial consultant, and workout officer.

During my career, I have been fortunate to work in nearly forty states on a broad array of assignments spanning many industries and business types. Most of my work has been on deals valued between two million and twenty million dollars, but clients have also entrusted me in critical roles where over one billion was invested. These experiences have given me a deep perspective on various businesses, markets, people, and the appropriate pricing for risk, that I could not have gained in any other way.

Through my work, I developed many professional friendships with deal-oriented professionals, including an extensive number of insolvency, litigation, and transactional lawyers around the United States. I enjoy the academic side of resolving business issues, but I believe strongly in practical and simple solutions and understand that most assignments are about creating, determining, finding, or protecting value. As a result, many people view me as a go-to person for complex financial situations.

I have become a nationally recognized expert in the areas of bankruptcy, credit and lending, financial restructuring, insolvency, interest rates, and workouts, and one of only approximately one thousand individuals in the United States designated as a Certified Insolvency and Restructuring Advisor. I was honored to be appointed to the Board of Directors and its Education Committee of the American Bankruptcy Institute in 2016 and accepted a role on its Executive Committee in April 2021.

I am routinely called upon to serve as an expert witness and speak at industry conferences on insolvency, interest rates, real estate, risk assessment, and valuation issues, and professional journals have published my articles on these topics.

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## PROFESSIONAL EXPERIENCE

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My experience has involved acquisitions, construction, dispositions, debt and equity structuring, feasibility analysis, lending and leasing, and valuation, providing me with:

- senior-level expertise in credit and lending
- senior-level expertise in financial consulting
- senior-level expertise in commercial real estate and its valuation
- senior-level expertise in business workouts and financial restructuring
- wide-ranging experience with different business industries
- wide-ranging experience with nearly all types of commercial real estate
- extensive experience with secured and unsecured loans, including bridge loans, credit lines, debtor-in-possession, mezzanine, senior debt, and their related loan documentation
- extensive experience with debt and equity structuring, loan pricing (interest rates, and appreciation and profit riders), intercreditor agreements, and business valuation
- experience with private and publicly traded companies, subchapter S corporations, limited liability corporations, partnerships, and limited partnerships
- extensive knowledge of commercial bankruptcy concepts and laws
- extensive experience reviewing deal and property documents, third-party reports, preparing cash flow models and preparing related summary and analysis reports
- excellent public speaking skills through professional presentations and expert testimony

### **Significant Commercial Finance Experience**

I have directly lent about \$500 million and provided credit review and approval for about \$1.5 billion of commercial loans; with extensive structuring, documentation, pricing, and closing process involvement.

### **Significant Analytical Experience**

I have authored hundreds of business analyses, including damage claim assessments, feasibility analyses, loan underwriting memorandums, valuation, and real estate appraisals.

### **Significant Workout and Dispute Resolution Experience**

I have led numerous multimillion-dollar workouts, and participated in mediations, bench, and jury trials in over two hundred federal and state hearings in courts across the country as a workout officer, consultant, or expert witness.

### **Financial Advisor**

Tactical Financial Consulting, LLC (Owner)  
Atlanta, Georgia  
Oct '05–present

### **Specialty Lending Officer, Workout Officer**

Textron Financial Corporation  
Atlanta, Georgia  
Sep '94–Oct '05

### **Commercial Real Estate Appraiser**

Kirkland & Co., Roy & Associates  
Jacksonville, Florida; Atlanta, Georgia  
Dec '91–Sep '94

### **Commercial Analyst, Commercial Lender, and Credit Manager**

First Florida Bank  
Orlando, Tampa, and Tallahassee, Florida  
Sep '87–Sep '91

## EDUCATION AND CERTIFICATIONS

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**Continuing Education** of over 2,000 hours in various business, insolvency, lending, and real estate topics, including presenting at over thirty conferences and seminars

**Awarded the Certified Insolvency and Restructuring Advisor (CIRA) Certification** for completion of all coursework, examinations, and experience requirements.

Association of Insolvency and Restructuring Advisors, 2005

**Substantive completion of all requirements for the MAI designation** including all required coursework, the Uniform Standards of Professional Appraisal Practice (USPAP) requirements, demonstration report (thesis), and two of the three years of experience requirements.

Joint Program of The Appraisal Institute and the University of Florida, 1994

**Master of Real Estate Valuation and Urban Analysis**

University of Florida, 1994

**Commercial Credit Training** including completion of Completed a fifteen-month formal commercial credit training program

First Florida Bank, N.A. 1989

**Master of Business Administration, Emphasis in Finance**

Florida State University, 1987

**Bachelor of Science in Business Management**

Florida State University, 1986

## AFFILIATIONS

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I sit on the Executive Committee of the Board of Directors of the American Bankruptcy Institute and its Education Committee. In addition, I am an active member of the Turnaround Management Association, the Association of Insolvency and Restructuring Advisors, and spent over ten years in volunteer leadership roles with the Boy Scouts of America.