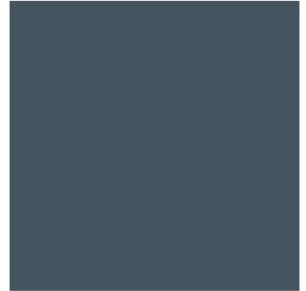
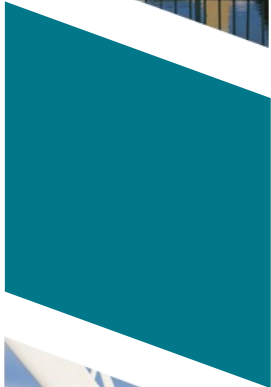


EBI Consulting's Real Estate Services

Statement of Qualifications



EBI Consulting
environmental | engineering | due diligence

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About EBI Consulting

EBI Consulting was founded in 1989 with the purpose of creating value for our clients in the commercial real estate investment and banking communities by utilizing innovative approaches to engineering and environmental due diligence. Each EBI principal brings many years of experience with successful environmental, engineering, property acquisition, and real estate management and finance activities.

EBI has performed tens of thousands of site assessments and engineering evaluations for individual and institutional real estate investors, mortgage bankers, and investment bankers. We are known for the quality of our product, the professionalism and business expertise of our consultants, our responsiveness, and the personalized nature of our services. EBI utilizes, and is constantly improving upon, state of the art technology and communications to expedite the delivery of our services. We have offices nationwide, ensuring efficient and effective responses.

Our office locations include:

- ▶ Atlanta, GA
- ▶ Baltimore, MD
- ▶ Burlington, MA
- ▶ Chicago, IL
- ▶ Dallas, TX
- ▶ Denver, CO
- ▶ Houston, TX
- ▶ Long Beach, CA
- ▶ New York, NY
- ▶ Phoenix, AZ
- ▶ Portland, OR
- ▶ Richmond, VA
- ▶ San Francisco, CA
- ▶ Seattle, WA
- ▶ York, PA



EBI Consulting's Approach

EBI brings the following benefits to your projects:

- ▶ Experienced, trained specialists, including Professional Engineers, Professional Geologists, Registered Environmental Assessors, Certified Hazardous Material Managers, Licensed Site Professionals, Certified Industrial Hygienists, and Registered Architects.
- ▶ Motivated and skilled account managers who understand your specific needs and protocols.
- ▶ A national full-time staff of over 460 professionals, ensuring uninterrupted attention to our clients' deals.
- ▶ A network of experts to ensure capacity to handle any portfolio in a prompt manner.
- ▶ A web-based internal project control system that ensures the EBI team knows who to contact in reference to particular objectives and time frames for each transaction.
- ▶ Detailed, efficient data retrieval and investigation techniques coupled with a proactive, thorough, client-oriented quality control program.
- ▶ Reports that are clear and conclusive, with language that is tested, successful, and tailored to the needs of each client.
- ▶ Follow-through until the transaction and any related transaction, security, or rating activity is completed.
- ▶ A breadth of knowledge and consulting capabilities that provide the resources to resolve all environmental or engineering-related due diligence or property management issues, no matter how unique.



EBI Consulting's Services

EBI Consulting provides a full range of environmental and engineering transaction and property management services, including:

- ▶ Acquisition Due Diligence
- ▶ Pre-securitization Due Diligence
- ▶ Environmental Site Assessments
- ▶ Phase II Subsurface Investigations
- ▶ Property Condition Assessments
- ▶ Engineering Evaluations
- ▶ Property Condition Surveys
- ▶ Construction Administration and Monitoring
- ▶ Contract Document and Schedule Reviews
- ▶ Remediation Program Management
- ▶ Seismic Assessments
- ▶ Seismic Retrofit Engineering and Implementation
- ▶ Property Development Permitting
- ▶ Asbestos and Lead Paint Programs
- ▶ Mold Assessments
- ▶ Soil/Groundwater Studies
- ▶ UST Program Management
- ▶ Indoor Air Quality/Radon Assessments
- ▶ Training Programs
- ▶ Compliance Assessments/Audits
- ▶ Wetlands and Ecological Studies
- ▶ Cultural Resource Management
- ▶ Environmental Permitting
- ▶ LEED Building Accreditation and Sustainability Programs



Environmental Site Assessments

EBI Consulting's goal in completing an environmental site assessment (ESA) is to help stakeholders understand the risks involved in a clear and unambiguous manner. This provides decision makers confidence in the property transaction decision-making process. Our approach meets ASTM guidelines and can be augmented with additional protocols to satisfy any party's needs.

The ESA relies on four components to complete property due diligence:

RECORD REVIEW

EBI obtains and reviews reasonably ascertainable records from standard sources to help identify recognized environmental conditions (RECs). EBI reviews the NPL and CERCLIS listings, the RCRA facilities list, pertinent state and local agency records, and a selected commercially available database. The historical review can include aerial photographs, city directories, fire insurance maps, and interviewing people familiar with the property and adjoining area.

SITE RECONNAISSANCE

EBI dispatches experienced site assessment personnel to the property to visually and physically observe the site and adjoining properties. Specific attention is given to evidence of spills, existence of storage tanks, possible sources of PCBs, and indications of improper use of hazardous substances. EBI uses a comprehensive checklist to complete the reconnaissance.

INTERVIEWS

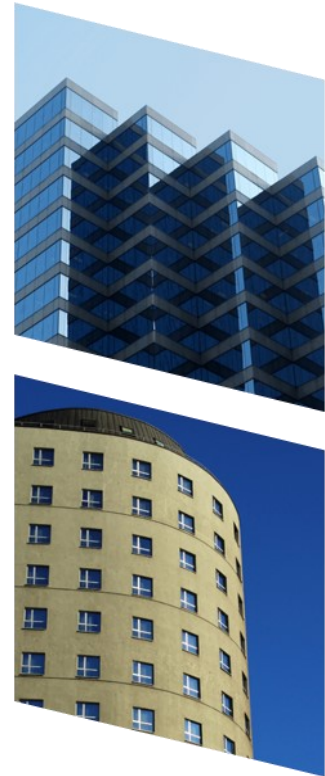
EBI uses a checklist to complete an in-depth interview of the key site manager and representatives from the major occupants. EBI also contacts representatives of pertinent local agencies who may have knowledge of the site.

REPORT

EBI presents findings and conclusions using clear and concise language. EBI works diligently to close all issues and present well-written opinions of the recognized environmental conditions at the property.

ESA PLUS

EBI recognizes that some clients require property transaction due diligence that exceeds ASTM guidelines. This may be needed to obtain a security rating from a Wall Street rating agency or to meet the requirements of Fannie Mae, Freddie Mac, or HUD. If any or all of the following options are appropriate for your transaction, EBI's ESA protocol includes options to complete evaluations for mold, wetlands, lead-based paint, lead in drinking water, asbestos, radon, ozone-depleting substances, and compliance assessments.



Our Environmental Site Assessment services include:

- ▶ Phase I and II Environmental Site Assessments
- ▶ ASTM Transaction Screening Assessments
- ▶ Due Diligence Assessments
- ▶ Geologic and Hydrogeologic Surveys
- ▶ Monitoring Well Installation
- ▶ Air, Soil, and Water Sampling and Analysis
- ▶ Wetlands Studies
- ▶ Lead Paint Surveys, Asbestos Surveys, and Radon Testing
- ▶ Mold Assessments and Testing

Property Condition Reports

EBI Consulting has performed thousands of Property Condition Surveys (also known as physical assessment reports, physical needs assessments, or engineering reports). Property condition reports assess the building's operating systems, overall design, and architectural features. The purpose of the property condition report is to identify and communicate conspicuous defects or material deferred maintenance of a subject property's materials systems, components, or equipment as observed during a field assessor's walk-through survey.

The most successful property transactions and investments are those with well-defined risks and a clear understanding of the property involved. EBI's goal in completing a property condition survey is to help our clients understand the risks and the property in a clear and unambiguous manner. Our architects and engineers provide the information needed to make well-educated and confident decisions.

SITE RECONNAISSANCE

EBI sends experienced property inspection personnel to the site to evaluate the condition of the property and to identify specific issues for maintenance reserve budget estimates for replacement or repair actions. EBI utilizes a comprehensive checklist, makes visual observations, reviews available drawings, and interviews operations and maintenance personnel.

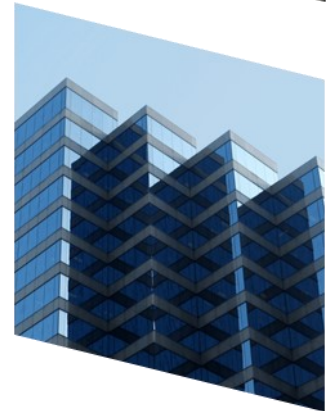
RECORD REVIEW

Available construction drawings and related documents are reviewed by experienced architects/engineers. EBI reviews operations and maintenance procedures with pertinent property personnel. EBI also assesses the property status relative to safety systems, zoning, utilities, flood plains, and other appropriate issues.

REPORT

EBI's reports present the property's condition in clear and concise language. Photographs and diagrams support the detailed property descriptions. The summary section presents the findings in a user-friendly manner. Supporting data and cost estimates are well organized and easily referenced.

EBI also assists our clients nationally by providing American Disabilities Act compliance surveys, seismic evaluations, and other structural and engineering consulting services. EBI's experienced team provides comprehensive due diligence packages to our clients, reducing the need to seek multiple contractors and saving time, thus allowing our clients to concentrate on the financial and business aspects of the associated transaction.



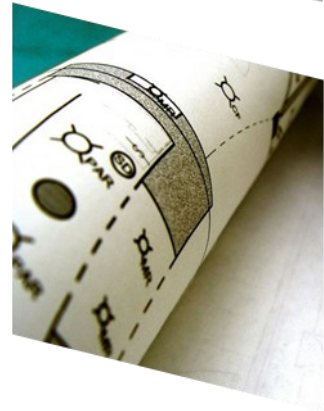
Construction Monitoring

EBI has established and implemented construction administration support services for financial institutions, construction lenders, and real estate/property buyers, sellers, investors, and managers. These uniform procedures ensure that a construction/development loan is properly evaluated prior to approval and thoroughly monitored during construction to meet the lending guidelines of each institution and investor, thus enabling maximum return on investment.

Prior to loan approval, EBI will perform a comprehensive analysis of the project budget, contracts, plans/specifications, and timeline for completion. This information, in conjunction with project feasibility and a credit analysis, is essential in the loan underwriting process. Once the loan is approved and closed, consistent forms, thorough inspections, and stringent lien waiver policies are put to use. This controls the construction and requisition process, thereby ensuring the project's completion in a manner consistent with the terms and conditions of the loan documents.

At construction completion, a comprehensive Administration Report that contains the construction history of the project is provided to the lender. This report includes approvals, building permits, plans, specifications, budgets, contracts, change orders, requisitions, lien waivers, and a certificate of occupancy.

EBI's staff of construction professionals provides construction administration services for all types of residential and commercial construction, including land development. EBI assists in implementing our clients' procedures or we can help to establish new protocols. EBI provides construction administration services throughout the United States.



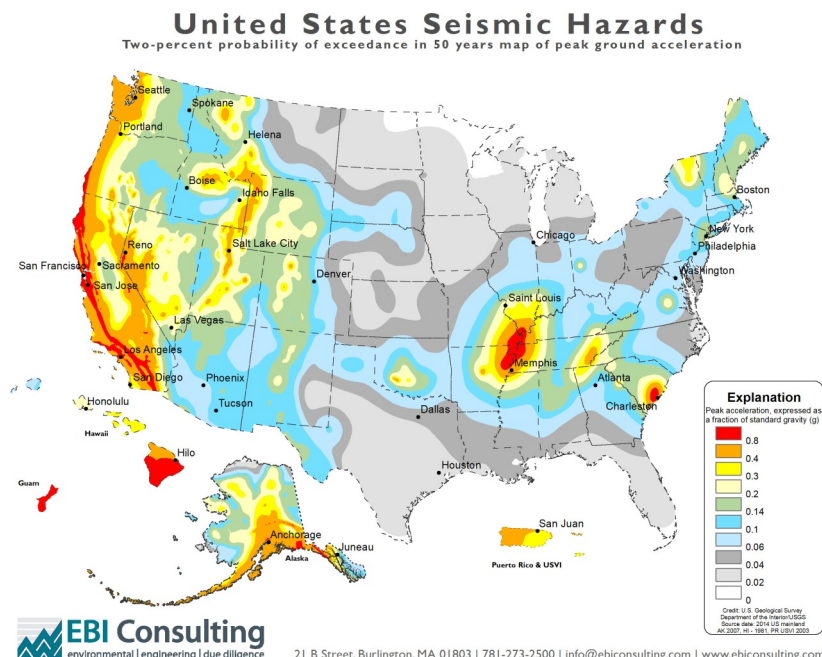
Seismic Risk Evaluation

EBI's seismic risk evaluation reports are intended for the use and benefit of property owners, lenders, and investors. The purpose of a seismic risk evaluation report is to provide a screening assessment of a property's seismic risk using a calculation of the Probable Maximum Loss (PML) for the property based on a scenario earthquake consistent with current building codes. The PML is estimated by expertly utilizing computer analysis and statistical techniques. The PML is estimated as a mean or expected loss for the buildings of a given class. The PML value is not intended to be a guarantee of how the property will perform in a seismic occurrence; it is a statistical review that is intended to suggest how the property may be affected by a probable seismic event.

The PML values are provided for a seismic event with a mean recurrence interval over a period of time. The mean recurrence interval is the average period of time, in years, between the occurrences of earthquakes that produce effects of the same, or greater, severity. The probability of exceedance (e.g. 10% in 50 years) is a statistical representation of the chance that earthquake effects exceeding a given severity will be experienced at the site within a specified number of years. EBI is equipped to provide seismic risk evaluations in general conformance with ASTM standards E2026-16a and E2557-16a for a Level 0, 1 or 2 investigation.

The PML does not take into account the value of equipment, inventory, or monetary loss from business interruption. EBI acknowledges that the estimate of seismic performance for these buildings is based on a limited review of the property condition and on a large measure of engineering judgment.

Engineering judgment is a necessary component of this review because analytical methods do not exist that will encompass all parameters required to determine an exact cost of any damage caused by the scenario earthquake.



Site Investigation and Remediation

EBI's Site Investigation and Remediation group specializes in providing environmental site investigation, contaminant remediation, and regulatory-compliant site closure services to private industry, law firms, developers and property owners, organizations, and institutions. EBI uses proven, technologically current, and practically innovative approaches to evaluate, manage, and reduce our clients' environmental liabilities. Effective project management tools are used to meet critical project schedules and budgets.

Our Site Investigation and Remediation services include:

- ▶ Massachusetts Contingency Plan (MCP) 310 CMR 40.0000 and Licensed Site Professional (LSP) services
- ▶ UST Closures
- ▶ Brownfields Redevelopment Assistance
- ▶ Phase II Assessments for Property Transfers and Refinancing
- ▶ Facility Decommissioning
- ▶ Pre-occupancy Environmental Quality Baseline Investigations
- ▶ Response Action and Remediation Cost Estimates
- ▶ Expert Witness and Litigation Support Services
- ▶ Cleanup Strategy Review and Value Re-engineering
- ▶ Construction-related Remediation, Contingency Plans and Specifications, Contaminated Soil and Water Management
- ▶ RCRA Facility Investigations and Closures
- ▶ Groundwater Monitoring
- ▶ Natural Attenuation Verification
- ▶ Connecticut Transfer Act Assessments



Site Civil Engineering Services

EBI Consulting provides comprehensive Site Civil Engineering Services for private development projects, including residential, commercial, office and industrial and institutional projects. As a trusted advisor, EBI guides clients throughout the planning, design, permitting and construction phases of their Projects and is dedicated to cost-conscious technical services with a focus on environmentally sustainable design solutions.

OUR SITE CIVIL ENGINEERING SERVICES INCLUDE:

- ▶ **Site Feasibility**
 - ▶ Site due diligence, evaluation and selection
 - ▶ Zoning and land use permits review
- ▶ **Site Planning and Design**
 - ▶ Site layout and access
 - ▶ Site grading and drainage design
 - ▶ Utility infrastructure design
 - ▶ Erosion and sedimentation control
- ▶ **Permitting and Entitlements**
 - ▶ Local, state and federal permitting strategies
 - ▶ Permitting timeline and scheduling
- ▶ **Stormwater Management Design and Permitting**
 - ▶ Low Impact Development (LID) implementation
 - ▶ Best Management Practices (BMP) utilization

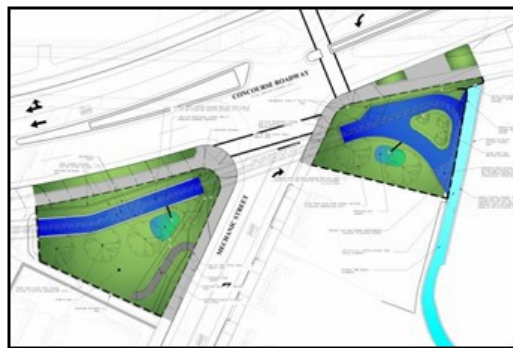


RECENT PROJECTS

City of Quincy: Town Brook

Project Type: Municipal Public Works—Stream Restoration and Public Open Space Beautification

EBI Provided civil engineering services to the City of Quincy. The Town Brook project included a Base Flow Recapture Project and a Public Open Space Project. The Public Open Space Project was intended to develop the landscaped open space adjacent to Town Brook, in Quincy Center, incorporating low-impact development components including bio-retention basins and reduction of impervious surface. The Stream Restoration project was undertaken to assist in returning base flows lost to levels that historically sustained a healthy rainbow smelt spawning habitat.



EBI Consulting's HUD MAP Experience

EBI Consulting has built a strong HUD Program based on a foundation of the expertise and experience of architects, engineers and scientists who have successfully completed over 2,500 HUD MAP/LEAN projects since 2009. Our HUD Team remains current through participation in nationwide HUD MAP Third-Party Training and has used the MAP Guide to develop templates that ensure our product meets HUD expectations efficiently and cost-effectively. EBI Consulting offers competitive turnarounds with trained professionals positioned in twenty different states across the country. In addition to providing a timely and professional report, EBI Consulting's team has experience meeting the expectations of all regional HUD offices and can consult with lenders and borrowers to ease navigation of the HUD lending process.



SUMMARY OF EBI'S HUD PROJECT EXPERIENCE IN 2009-2017

		HUD LEAN 232/223f	HUD LEAN 232/223a7	HUD MAP 223f	HUD MAP 223a7/ Loan MOD	Total
2017	PCNAs	196	6	264	48	514
	ESAs	154	232 NC/SR - 7	212	221d4 NC/SR - 111	484
	AEC	232 NC/SR - 4	NA	221d4 NC/SR - 31	223f Heavy - 2	37
2016	PCNAs	99	4	237	45	385
	ESAs	92	232 NC/SR - 7	203	221d4 NC/SR - 54	356
	AEC	232 NC/SR - 6	NA	221d4 NC/SR - 41	223f Heavy - 3	50
2015	PCNAs	74	10	117	40	241
	ESAs	66	232 NC/SR - 4	116	221 d4 NC/SR - 24	210
	AEC	1	NA	12	NA	13
2014	PCNAs	43	16	140	50	249
	ESAs	52	232 NC/SR - 2	121	221 d4 NC/SR - 26	201
2013	PCNAs	99	21	260	44	424
	ESAs	100	232 NC/SR - 1	237	221 d4 NC/SR - 47	385
2012	PCNAs	123	59	251	197	630
	ESAs	123	232 NC/SR - 5	235	221 d4 NC/SR - 20	383
2011	PCNAs	74	39	250	60	423
	ESAs	65	232 NC/SR - 4	192	221d3/d4 - 5	267
2010	PCNAs	95	43	228	65	431
	ESAs	80	232 NC/SR - 11	187	221d3/d4 - 30	308
2009	PCNAs	55	16	171	NA	242
	ESAs	55	232 NC/SR - 13	147	221d4 - 43	258

HUD Architecture, Engineering & Cost (AEC) Review

HUD insures mortgage loans for varying levels of property rehabilitation and new construction for multifamily and health care properties throughout the U.S.

Prospective borrowers may seek HUD mortgage insurance for several reasons, however, to qualify, the borrower and their mortgage lender must demonstrate that the project will be completed in compliance with applicable codes, regulations, and HUD standards, and also that costs associated with the project are allowable and reasonable.

HUD has established specific protocol to be utilized by the borrower and mortgage lender to demonstrate conformance with these requirements. EBI Consulting provides these services through our HUD Architectural, Engineering, and Cost (AEC) review process.



The AEC process is executed by our team of professionals working together to complete the following primary tasks:

- ▶ The plan review;
- ▶ The cost analysis, and;
- ▶ The overall coordination and management of the AEC project.

THE PLAN REVIEW

The plan review consists of a technical review of the project plans, specifications, and supporting documentation. Supporting documentation may include, but not be limited to, an Environmental Site Assessment, geotechnical reports, energy efficiency analysis, and ALTA surveys.

The Plan Reviewer is responsible for the confirmation of compliance with applicable codes and regulations, accessible design standards, HUD's Minimum Property Standards for Housing, and other HUD published standards. The Plan Reviewer will work with the Cost Analyst to determine that all elements are adequately addressed within the documents.

COST ANALYSIS

The cost analysis process is completed in several stages, including an independent estimate of the project cost, a review of the contractor's listing of project costs as provided in form HUD 2328, and a comparison of the project values presented from the estimate and the 2328. The comparison will be conducted to determine the adequacy of the project costs for each construction line item, to guard against front-end loading practices, to identify and evaluate Costs Not Attributable (CNA), and to determine the insured structure values.

PROJECT MANAGEMENT

The Project Manager serves as the overall project lead and EBI's primary point of contact whose responsibilities include the management of the joint efforts of AEC team members, ensuring proper communication and coordination between the AEC team, HUD, the borrower, the lender, and other members of the development team, managing the review and organization of all project submittals and documentation, keeping the project on track with the project schedule, and managing report production.

HUD MIP Energy Services Existing Building Energy Star Certification

EBI Consulting's Energy and Sustainability (E&S) group is dedicated to helping our clients operate efficient and cost effective facilities. Using modeling, analysis, advanced building automation systems, creative mechanical and electrical re-use, construction management, and building commissioning, we identify opportunities to optimize building performance. These methods are proven to lower energy costs, improve occupant comfort, and increase occupant productivity.

According to the Federal Housing Administration's new Multifamily Mortgage Insurance Premiums (MIPs), MIPs issued or reissued after April 1, 2016 for existing multi-family properties can be reduced by 20-45 points by validating their energy efficiency performance. The proposed MIP rates are to encourage owners to continue supporting and implementing higher standards that are most sustainable and energy efficient than traditional approaches. Properties may qualify for the reduction by showing evidence of committing to industry-recognized green building standards and committing to energy performance in the top 25 percent of multi-family buildings nationwide.

EBI's **ENERGY STAR Certification** services will show evidence of industry-recognized green building standards by determining the building's energy usage and ENERGY STAR rating using the U.S. Environmental Protection Agency's ENERGY STAR Portfolio Manager® tool. A property must score an energy performance rating of at least 75 out of 100 in order to achieve these commitments.

If a property does not score at least a 75, EBI can provide **ASHRAE Level II Energy Audit** services to identify Energy Conservation Measures and improve the property's energy usage. An ASHRAE Level II Energy Audit involves the following:

- ◆ **Building Walkthrough**
- ◆ **Light Level Measurements**
- ◆ **Interviews with Maintenance Staff**
- ◆ **Examination of Utility Bills**
- ◆ **Survey of energy using equipment**
- ◆ **Breakdown of energy usage**
- ◆ **Economic analysis of Energy Conservation Measures and Capital Improvements**

EBI will help to identify the most cost-effective and energy efficiency improvements to a property in order to meet an energy performance rating of at least 75 points. After improvements are made, EBI will update the property's ENERGY STAR application to ensure conformance, complete the ENERGY STAR submittal forms, and submit submission to ENERGY STAR.



HUD MIP Energy Services: LEED® for Existing Buildings Operations & Maintenance™

EBI Consulting's Energy and Sustainability (E&S) group is dedicated to helping our clients operate efficient and cost effective facilities. Using modeling, analysis, advanced building automation systems, creative mechanical and electrical re-use, construction management, and building commissioning, we identify opportunities to optimize building performance. These methods are proven to lower energy costs, improve occupant comfort, and increase occupant productivity.

EBI understands that many building owners and operators are looking to further demonstrate their commitment to sustainable operations through the U.S. Green Building Council's (USGBC) LEED for Existing Buildings: O&M certification.

Is your property also interested in applying for a reduced Multifamily Mortgage Insurance Premium (MIP) rate? According to the Federal Administration's new MIPs, MIPs issued or reissued after April 1, 2016 for existing multifamily properties can be reduced by 20-45 points by validating their energy efficiency performance in the top 25 percent of multifamily buildings nationwide.

EBI can assist navigating the requirements by incorporating HUD MIP Energy Services into our LEED Existing Building Certification process in order to develop and complete the ENERGY STAR Multifamily High Rise Submittal form for the HUD MIP submittal.



EBI's approach for Existing Building Certification is broken down into the following steps:

- ◆ **Building Benchmark**—Determine the building's energy usage and ENERGY STAR rating using the U.S. Environmental Protection Agency's ENERGY STAR Portfolio Manager® tool.
- ◆ **LEED Feasibility Study**—Assess the status of the building's current operations as compared to LEED requirements, provide a cost estimate for achieving a LEED EB: O&M rating and establish the most cost-effective roadmap to certification.
- ◆ **Level I Audit**—Perform an ASHRAE Level I Audit, provide data on ways to reduce building energy/water consumption, and determine if further energy studies or retro-commissioning is required.
- ◆ **LEED Facilitation**—Assist building owners and managers in the planning and execution of the LEED certification process.
- ◆ **LEED Submission**—Act on behalf of the owner to compile and submit all the required data, and to respond to any inquiries that arise during the certification process.
- ◆ **ENERGY STAR MFHR Project Application and Submission**—Assist with completing MFHR Project Application from ENERGY STAR and submit final application to ENERGY STAR.
- ◆ **Sustainable Operations**—Develop ongoing green and sustainable processes to ensure that the building remains energy and water efficient. Assist in the development of Measurement and Verification (M&V) or Ongoing Commissioning (OCx) programs to continually improve building.

HUD MIP Energy Services: New Construction & Rehabilitation

EBI Consulting's Energy & Sustainability (E&S) group is dedicated to helping our clients operate efficient and cost effective facilities. Using modeling, analysis, advanced building automation systems, creative mechanical and electrical re-use, construction management and building commissioning, we identify opportunities to optimize building performance. These methods are proven to lower energy costs, improve occupant comfort, and increase occupant productivity.



According to the Federal Housing Administration's new Multifamily Mortgage Insurance Premiums (MIPs), MIPs issued or reissued after April 1, 2016 can be reduced by 20-45 points by designing and constructing new and existing energy-efficient properties. These MIP changes are to encourage owners to implement higher standards that are most sustainable and energy efficient than traditional approaches.

New construction and rehabilitation projects may qualify for the reduction when submitting mortgage insurance applications by including a certification from a professional engineer stating the planned scope of work is sufficient to achieve and maintain the certifications. Additionally, owners must submit evidence of committing to industry-recognized green building standards and to energy performance in the top 25 percent of multifamily buildings nationwide.



EBI can help your new construction or rehabilitation project to achieve these commitments through the following services:

- ◆ **Early Design Assistance:** Assist with defining energy code requirements and approach to certification by determining whether a performance or prescriptive path is better suited for the project's energy requirements.
- ◆ **Initial Design Review:** Perform detailed review of the project design and requirements to verify the project meets either EPA Prescriptive path for certification of the Performance Path issuing ASHRAE approved energy model.
- ◆ **ENERGY STAR MFHR Project Application:** Assist with completing MFHR Project Application from ENERGY STAR
- ◆ **Proposed Design Submission:** Complete ENERGY STAR Multifamily High Rise Submittal Validation Form for the property and submit the Statement of Energy Design Intent and associated documentations.
- ◆ **Testing and Verification Protocol:** Perform site visits to the project to survey and complete Testing and Verification documents.
- ◆ **As-built Submission:** Complete ENERGY STAR Multifamily High rise Submittal Forms for the property and submit with the final submission to ENERGY STAR.

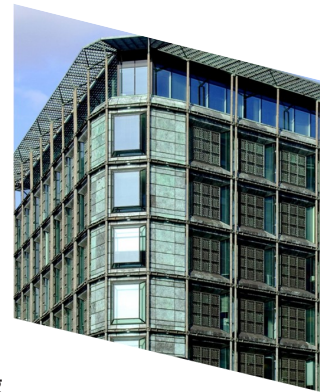
Energy and Sustainability Services

EBI Consulting's Energy and Sustainability (E&S) group is dedicated to helping our clients operate efficient and cost effective facilities. Using modeling, analysis, advanced building automation systems, creative mechanical and electrical re-use, construction management, and building commissioning, we identify opportunities to optimize building performance. These methods are proven to lower energy costs, improve occupant comfort, and increase occupant productivity.

From the design and construction phase of new buildings, to LEED certification and energy audits for existing buildings, EBI's energy and sustainability group can provide you with a comprehensive approach to energy management. Our experience extends to several industries and building types, especially higher education, government, healthcare, industrial, and corporate settings.

Our Energy and Sustainability Group Provides the Following Services:

- ▶ **New Construction Commissioning** – EBI Consulting is experienced in commissioning both new and renovated buildings. Commissioning for green building design ensures that the entire building is designed, constructed, and calibrated to operate as intended.
- ▶ **Retro-commissioning** – EBI's goal in retro-commissioning is to assess existing mechanical and electrical systems, identify several potential improvements or solutions to problems, provide economic analysis to justify the best recommendations and to assist in implementation and verification.
- ▶ **Energy Auditing and Modeling** – EBI Consulting believes in a common sense approach to providing our clients with the guidance needed to make practical and long-term energy decisions. Our Energy Performance team features engineers and energy specialist who can provide advice on demand energy management, energy generation systems, renewable energy systems, and other energy reduction strategies.
- ▶ **Engineering Services** – Buildings are ever evolving. Throughout a building's lifecycle, its intended usage may change from what it was initially designed for as new tenants move into the building. EBI can assist building owners in capital planning, facility redesign, test adjust and balancing, and project oversight.
- ▶ **Ongoing (Monitoring Based) Commissioning** – Building Ownership requires technical expertise and representatives for various energy initiatives and facility renovation projects. Our staff of engineers and technicians come from a wide variety of facilities management backgrounds, and therefore can provide the building owners with sound advice and exceptional technical representation.
- ▶ **LEED for Existing Buildings** – EBI can assist building owners, managers and developers achieve LEED certification by facilitating the certification process. With our step-by-step approach we will assist our clients in the development of a certification plan for the specific LEED program.
- ▶ **Building Equipment Review and Grading** – EBI can assist building owners by reviewing the operation and maintenance of their equipment and by providing a detailed equipment analysis. The analysis would include an A through F grade of the equipment, expected useful life, and cost of operation.
- ▶ **Owner's Representation** – Through Owner's Representation EBI can provide building owners with Turn-Key services for major and capital projects. The processes involved MEP Design, subcontracting appropriate vendors, construction oversight, test adjust and balancing, and commissioning of the project.
- ▶ **NY Local Law 87**— EBI has certified energy auditors in NY that can comply with NYC LL85 & 87. This law states as part of the Greener, Greater Buildings Plan (GGBP) any building over 50,000 gross square feet must undergo recurrent energy audit and retro-recommissioning measures.



Benefits of Using EBI Consulting

- ▶ National, full service environmental/engineering consulting with full-time personnel from coast to coast
- ▶ Experienced engineers, architects, scientists, and construction managers comprise EBI's professional staff
- ▶ A wide range of experience among employees from site assessments to environmental clean-up/remediation
- ▶ Unsurpassed reputation of quality, reliability, and integrity
- ▶ Complete confidence that you will have the information you need, when it is needed
- ▶ EBI takes pride in its people, standards, and products. We have the diversity and quality of a large firm with the individualized client service of a small firm
- ▶ Closure on issues, with clearly defined options and outcomes
- ▶ Customized service with complete adherence to specific protocols
- ▶ “One-stop shop” for environmental, engineering, and seismic assessment due diligence for large portfolios or single transactions
- ▶ Property management support for ongoing environmental and engineering needs
- ▶ Access to industry-leading technology for tracking and delivering project progress and information



EBI Consulting's Project Experience

DUE DILIGENCE PORTFOLIO MANAGEMENT

EBI regularly manages the environmental due diligence process for investment banks and their borrowers during large mortgage portfolio transactions. The projects require risk assessment, business consultation, and environmental analysis. In supporting these assignments, EBI has completed the following tasks:

- ▶ Reviewed hundreds of existing environmental and property condition reports, then drafted individual management letters that provided a concise analysis of the issues associated with each site.
- ▶ Prepared funding estimates for further repair, maintenance, evaluation, or remediation scenarios for each property, when warranted, to assist underwriters in valuation.
- ▶ Mobilized field staff to conduct property condition and Phase I site assessments on properties throughout the United States. Following the assessments, reports and management letters were drafted while subcontractors who completed work for EBI (including laboratory work, drilling, and field activities) were managed. EBI then reviewed the work of the subcontractors to ensure uniformity and thoroughness, and submitted summaries of all completed work.
- ▶ Provided daily contact with clients, attorneys, property managers, owners, and federal, state, and municipal officials to ensure expedited results. EBI's staff can be made available on a 24-hour basis to discuss the latest development on any site. These services often save our clients several million dollars in remediation costs and potential losses due to adverse investor response by thoroughly documenting and advising on issues both on- and off-site. Experienced EBI team leaders are assigned to these projects, thus freeing our clients to focus on other aspects of the transaction.



MORTGAGE PORTFOLIO SECURITIZATION

EBI regularly assists Wall Street investment bankers and their clients during the securitization of real estate mortgage portfolios. These projects incorporate many of EBI's capabilities, and include the following:

- ▶ Reviewing existing Phase I and Phase II reports; obtaining and reviewing current environmental database radius searches for each property. EBI performs complete Phase I and/or Phase II assessments when current assessments do not exist, or are insufficient in scope or quality.
- ▶ Completing full engineering/architectural evaluations, including detailed immediate repair and replacement reserve estimates.
- ▶ Preparing Environmental and Property Condition Summary Reports for each property, including a brief property description and a summary of all on- and off-site issues identified by the existing reports and current environmental databases.
- ▶ Contacting appropriate local, state, and federal agencies to evaluate actual risk posed to the subject property in the event that previous searches identified potential off-site risks. In many cases, prior evaluations and recommendations or off-site concerns can be discounted due to EBI's efforts.
- ▶ Remaining available around the clock to answer questions that potential investors may have.



EBI'S CAPABILITIES:

- ▶ Engineering
- ▶ Environmental and Financial Analysis
- ▶ Regulatory Compliance Determination
- ▶ Risk Assessment
- ▶ Business Consultation

EBI'S COMPLETED SECURITIZATION EFFORTS:

- ▶ 300 gasoline stations and convenience stores
- ▶ 20 industrial and manufacturing properties
- ▶ 15 major luxury hotel properties
- ▶ 11 major retail tenant- anchored retail centers
- ▶ 200 limited service hotels
- ▶ 20 resort casinos

FACILITY & ENERGY SYSTEMS EVALUATION

A national real estate investor retained EBI to evaluate the conditions of a resort located on the island of St. Thomas, USVI prior to the purchase of the property. EBI completed a Phase II subsurface environmental evaluation of the 35-acre parcel and completed an evaluation of the resort's energy, drinking water desalinization, and wastewater treatment systems. The evaluation identified over 20 opportunities to improve existing systems and to minimize the possibility of a shut-down.

The issues identified included soil contamination requiring remediation, inadequate wastewater treatment and energy generating systems, and the absence of appropriate backflow prevention on water lines. Based in part on EBI's investigation, our client was able to negotiate a significantly reduced purchase price.

Three years after the initial evaluation, the client again contracted with EBI to complete a follow-up evaluation in preparation for disposition of the asset. Resort management had since implemented all of the changes recommended by EBI in the initial study. As a result, the owners of the resort were confident that their \$100 million asset could operate without fear of costly shut-downs and were able to maximize the value of their asset and its attractiveness to potential investors.



REIT PORTFOLIO MANAGEMENT

EBI regularly assists Real Estate Investment Trusts (REITs) and their investment bankers and advisors in completing environmental, engineering, and seismic due diligence. These projects are tailored to the risk management characteristics of each transaction and client protocols. Typically, assessments are designed using ASTM and Wall Street guidelines as a starting point and adding expert inspections as needed, for example:

- ▶ Asbestos sampling and analysis
- ▶ Lead in drinking water and/or paint analysis
- ▶ Roof condition and remaining useful life
- ▶ Elevator operational condition and upgrade requirements
- ▶ HVAC (heating, ventilation, and air conditioning) mechanical systems condition and remaining useful life
- ▶ Structural integrity local code compliance
- ▶ Remediation plan status and guidelines by EPA, DEP, and other local agencies

Analyses and recommendations by EBI experts are typically used by our clients to negotiate a favorable transaction price and to qualify and quantify ongoing operational expenses of the subject property.

EBI Consulting's Selected Client List

EBI Consulting's success can be measured by the success of our clients. The following list of selected clients demonstrates the quality of the professional relationships that are the foundation of EBI's success:

COMMERCIAL BANKS AND COMMERCIAL MORTGAGE BROKERS

Alliant Capital LLC
Arbor National Commercial Mortgage
Aries Capital
Bank of America
BlueMark Capital
Boston Capital
Boston Private Bank & Trust Company
Cambridge Savings Bank
Carey Kramer Company
Cassidy & Pinkard
CBRE Group
Churchill Mortgage
Citizens Bank
Cushman and Wakefield
Cronheim Mortgage
Digital Federal Credit Union
Dime Commercial Real Estate
Eastern Bank
Enterprise Bank
Fantini & Gorga, Inc./iCap Realty Advisors
First Republic Bank
Phillips Realty Capital
Goeddecke & Co.
Grandbridge Real Estate Capital
Greystone USA
G.S. Wilcox & Company
Holliday Fenoglio Fowler, LP
HSA/Wexford Bancgroup
ICA Mortgage Capital, LLC
ICap Realty Funding
JHP Realty Advisors, Incorporated
Johnson Capital Partners
Key Bank
Landauer Associates, Incorporated
Laureate Capital
Liberty Bank
M&T Bank
Meredith & Grew, Incorporated
Midland Loan Services, Incorporated
Monroe & Giordano
Moody National Mortgage Corporation
National Government Properties
Northern Bank & Trust Company
NorthMarq Capital

Pacific Southwest Realty Services
People's United Bank
Prudential Huntoon Paige
Q10 New England Realty Resources
Sovereign Bank
Spectrum Financial
T.D. Bank
Union Capital Investments
Webster Bank
Wells Fargo RETECHS

LIFE INSURANCE & PORTFOLIO LENDERS

Allianz
Allstate
American Equity Investment Life Insurance
American Investors Life Insurance Company
American National Insurance Company
Americo Life, Incorporated
Assurant
Berkshire Life
Boston Financial
Canada Life
Farm Bureau Life Insurance Company
Guardian Life Insurance Company of America
Hartford Investment Management Company
iStar Financial, Inc.
Jackson National Life
John Hancock Real Estate Finance
MetLife
Nationwide Life Insurance Company
Northwestern Mutual Life
Ohio National Life Insurance Company
ORIX Real Estate Capital Markets, LLC
Pacific Life
Protective Life Insurance Company
Prudential Financial
RiverSource
Southern Farm Bureau Life Insurance Company
StanCorp Mortgage Investors
State Farm Life Insurance Company
Sun Life Assurance Company of Canada
Thrivent Financial for Lutherans
UNUM Group
Woodman Life Insurance Company

EBI Consulting's Selected Client List (Cont.)

HUD AND MULTIFAMILY LENDERS

AGM Financial Services
Alliant Capital, LLC
Amerisphere Mortgage Finance
Arbor Commercial Mortgage
Armstrong Mortgage Co.
Beacon Hill Mortgage Corp.
Bellwether Enterprise
Berkadia Commercial Mortgage
Berkeley Point Capital, LLC
California Community Reinvestment Corporation
Cambridge Realty Capital
Capital Funding Group
Capital One Multifamily Finance
Capmark Finance
CBRE HMF, Inc.
Centennial Mortgage Co.
Centerline Capital Group
Century Health Capital
Chambers Bank
Churchill Stateside Group
Column Guaranteed
Cosmopolitan Capital Funding, LLC
CWCcapital
Deutsche Bank Berkshire Mortgage
Developers Mortgage Corp.
Dougherty Mortgage, LLC
Draper and Kramer
Dwight Capital
Eastern Mortgage Capital
Enterprise Community Invest.
Evanston Financial Corp.
First American Capital Corporation
Gershman Mortgage
Grandbridge Real Estate
Greystone Funding Corp.
Harborview Capital Funding, LLC
Highland Commercial Mortgage
Housing & Healthcare Finance
Hunt Mortgage Group
Johnson Capital / Huntoon Hastings
Jones Lang LaSalle Multifamily, LLC
KeyBank National Association
Lancaster Pollard Mortgage Co.
Love Funding Corp.
M&T Realty Capital Corporation
Metropolitan Funding Corp.
Northmarq Capital Finance



NorthPoint Capital, LLC
Oak Grove Capital
Oppenheimer Multifamily Housing &
Healthcare Finance
P/R Mortgage & Investment Corp.
Paragon Mortgage
Pillar Capital Finance, LLC
PNC Real Estate
Prudential Huntoon Paige
Red Mortgage Capital
Red Stone Agency Lending
Rockport Mortgage Corp.
Sims Mortgage Funding
Tavernier Capital Funding
Walker & Dunlop
Wells Fargo Multifamily Capital
Wyatt Funding Corp.

EBI Consulting's Selected Client List (Cont.)

EQUITY INVESTORS

AEW Capital Management
Americo Real Estate/U-Haul
Angelo Gordon
Barcelo Crestline Hotels
Basic Capital Management
Berkshire Mortgage Corporation
Bixby Land Co.
Blackstone
Cabot, Cabot and Forbes
Cabot Industrial Trust
Cellular One
CIM Group LP
Cole Real Estate Investments
Colony Capital LLC
Commercial Net Lease Realty Services
Crown Castle
DDR
Dimension Development
Diversified Realty Ventures
DivcoWest
Estreich Company
Equity Lifestyle Properties
Equity Office
First Highland
Flag Wharf, Inc.
Forest City Development
Garrison Investments
General Growth Properties
GFI Properties
GI Partners
Greenfield Partners
Guggenheim Partners
Hertz Investment Group
Home Depot
Inland Companies
Inland Realty
Island Capital
JP Morgan Asset Management
Lexington Corporate Properties
Linear Retail
Macerich
Metzler
National Development
National Government Properties

Neelon Properties
Nordblom
MAX Capital
Progressive Management
Pyramid Advisors
RCG Ventures
The RMR Group
Rialto Capital
SNET
Starwood Capital
Synergy Investment and Development
Taurus Investments
The Abbey Co.
Trinity Hotel Investors
Whitestone REIT

INVESTMENT BANKS

Barclays Capital
Basis Investment Group, LLC
Cantor Fitzgerald
Citigroup Global Markets
CIBC World Markets
CW Capital
Deutsche Bank
Eurohypo AG
Fidelity Investments
Goldman Sachs
J.P. Morgan Mortgage Capital
Key Bank
IXIS Real Estate Group
Ladder Capital
Midland Loan Services
Morgan Stanley Mortgage Capital
PNC Real Estate Finance
Prudential Mortgage Capital Co.
Principal Global Investors
RBS Securities
RCG Longview
UBS Real Estate Services, Inc.
Wells Fargo



Testimonials

At EBI Consulting, we are hard at work for your continued success. Here is a sampling of what some of our clients are saying about EBI Consulting:

"The business perspective that EBI adds to their environmental due diligence of commercial facilities has proven to be unique and invaluable. They employ a sensible approach, sorting out for their clients the truly important issues from less important ones. In dealing with complex environmental issues, this is an important consideration when choosing a consultant."

Director, CMBS Lender

"EBI has repeatedly proven its capabilities from assignments involving a large number of assets to single-asset, complex properties...Their professionals are able to provide conclusive, relevant, and concise technical information tailored to the needs of my underwriters, the agencies responsible for rating commercial mortgage-backed debt, and potential investors. They think like businesspeople...and are able to distill complicated issues down to the business components, which greatly assists me in my decision making."

Managing Director, Investment Banking Company

"EBI's team of experts is able to identify the truly important issues from the less important ones. Moreover, EBI provides an outstanding balance of business sensibility, environmental capabilities, and technical knowledge"

President, National Multi-family Lender

"EBI's service and responsiveness are both excellent. I enjoy working with EBI and recommend the firm frequently to others."

Senior Investment Analyst, National Mortgage Banking Company

"EBI consistently provides excellent service at competitive prices. [EBI is] always available for consultation/ questions and continue to go the extra mile."

AVP/Environmental Risk Analyst, Regional Commercial Bank

"I like the process and reports. Very easy to follow. Nice feedback from engineers."

Underwriter, Investment Banking Company

"I have found EBI to be very professional and service oriented. [EBI is] willing to go the extra mile without compromising quality."

President, Real Estate Investment Company

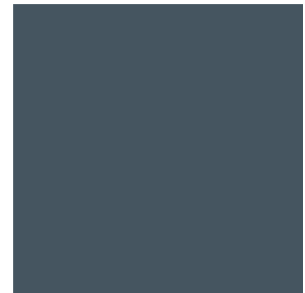
"EBI and its people continue to provide us with the service and commitment we need. [EBI has] also earned a good reputation with our correspondents."

Investment Officer, Life Insurance Company Lender

"As a provider of third-party reports (PCRs, environmental studies, seismic reports), EBI is outstanding in completing assignments on time and in budget. The company's dedication in responding promptly to questions, concerns, or issues is unparalleled in the industry."

Consultant, Investment Banking Company





Atlanta, GA
Baltimore, MD
Burlington, MA
Chicago, IL
Dallas, TX
Denver, CO
Houston, TX
Long Beach, CA
New York, NY
Phoenix, AZ
Portland, OR
Richmond, VA
San Francisco, CA
Seattle, WA
York, PA



EBI Consulting

environmental | engineering | due diligence

21 B Street
Burlington, MA 01803
Tel: 781-273-2500
Toll Free: 800-786-2346
www.ebiconsulting.com

Summary of Experience

Chad C. Foster is a creative and technical design, program and project management professional highly experienced in leading diverse teams of owners, operators, occupants, designers and constructors towards development of high-performance / high-value facility solutions. He applies his 30 years of experience in the design, construction and owner representation industries – both private and public sector – to every client endeavor. His resumé reflects a wide range of project types, with many examples of new construction, adaptive re-use, and rehabilitation; includes diverse delivery methods, such as Construction Management and Design/Build; and features highly sustainable solutions, including LEED™ Platinum and Gold facilities.

Education

Bachelor of Architecture, University of Kansas
ADA Coordinator, University of Missouri

Professional Affiliations

American Institute of Architects
U.S. Green Building Council
Design Build Institute of America

Professional Registrations

Registered Architect, Missouri
Registered Architect, Kansas

Relevant Recent Project Experience

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Blooming Glen & Cedar Hills, Bloomington, MN
Long Beach East, Long Beach, CA
Long Beach West, Long Beach, CA
Gateway Commons, Hillsboro, OR
Dunhill and Sutherland View, Knoxville, TN
Sutherland Park, Knoxville, TN
Hill House at Beechfield, Bowie, MD
1580 Annapolis Rd, Odenton, MD
1586 Annapolis Rd, Odenton, MD

SUMMARY OF EXPERIENCE

Mr. Fletcher is a Project Manager / Cost Analyst with twenty years' experience working for General Contractors engaged in construction of residential, commercial, and industrial buildings in the Atlantic region. He has an in-depth understanding of all phases of construction, from planning and mobilization to substantial completion and punch list and is familiar with the several types of current construction materials and method trends required to successfully estimate and complete modern affordable housing projects. His unique career track has exposed him to diverse market sectors-Commercial, Industrial, K-12 & Higher Education, Healthcare, Hospitality, Religious, Community, Government, Parks & Recreation, and Museum- and provides him a solid foundation for analyzing costs for complex developments. He also has two years' experience as a Cost Analyst reviewing, approving costs for Assisted Living/Skilled Nursing facilities, and Multifamily Housing developments. Additionally, reviewing and approving costs / construction documents for HUD (Housing and Urban Development) 221(d)4, 202 and Lean 232 Assisted Living and Skilled Nursing facilities and Multifamily Housing developments.

As an Estimator, Mr. Fletcher has extensive experience in developing detailed in-house cost estimates from General Conditions through MEP's. He produced estimates using regional labor rates and for projects tied to federal Davis-Bacon Wage Rate scales. Mr. Fletcher is well versed in the use of published sources, such as R.S. Means Cost Data, and how to properly apply their rates for the project variances and location at hand. He is trained and proficient in digital takeoff and estimating systems- Excel based Estimating Packages, Bluebeam Revue and Timberline to highlight a few, and maintains a historical cost database, by location and type, for comparative analysis of all future projects.

As a Cost Analyst, Mr. Fletcher has gained considerable experience in preparation of HUD acceptable detailed cost estimates and guiding and directing Lenders and Borrowers regarding proper HUD cost reporting for project specific variances, such as onsite demolition and offsite construction costs. In addition, he is proficient in completing the cost portions of the HUD Form 92264, Form-92329, Property Insurance Schedule, and for determining a project's Cost Not Attributable (CNA) to dwelling use. He is keen to ensure there is no front-loading of project costs and whether there are any Identity of Interest or Subcontractor 50/75 Percent rule violations.

His strengths include:

- Extensive knowledge of civil, architectural, structural, mechanical, and electrical trades, systems, and associated costs; ability to quickly read and understand plans and specifications and fit all the pieces together.
- Demonstrated ability to work effectively with contractors, engineers, architects, lenders, and developers to coordinate activities and ensure that all communication is received, understood, and incorporated across all trades and disciplines.

Mr. Fletcher's roles within General Contracting firms have ranged from hands-on, divisional based subcontractor (at large as well as a DBA), pre-construction manager and project manager while performing his Lead Estimator position within all firms.

RELEVANT RECENT HUD PROGRAMS AND PROJECTS:

HUD MAP 221(d)(4) Multifamily New Construction (NC) & Sub-Rehabilitation (SR):

Village at Hunter's Run Apartments, Pembroke, NC
Azure Estates, Rivera Beach, FL
Hickory Trails, Longview, TX
Belle Savanne II, Sulphur, LA
Avalon Park Town Center, Orlando, FL
Bluestone Vue Apartments, Duluth, MN
Wrigleyville North Apartments, Chicago, IL
The Ellipse at Coliseum, Hampton, VA
Main Street Apartments, Oak Ridge, TN
St. Elmo Market Place, Austin, TX
Aspen Hills, Commerce City, CO
Rosemont Towers, Baltimore, MD
Estates at Legends Phase II, Hickory, NC
Rio Manor, Del Rio, TX
Ronez Manor, Springfield, OH
Couture, Milwaukee, WI
The Clovis at McKinney Falls, Austin, TX

HUD 223(f):

Arrowhead Apartments, Palatine, IL
Lesley Towers, San Mateo, CA
Pilgrim Place, Mason City, IA
Tower West Apartments, Commerce City, CO
Willow Key, Orlando, FL
Chinatown Elderly Apartments, Chicago, IL
College Arms Towers, DeLand, FL
The Oaks at St. John, Ponte Vedra Beach, FL

HUD 232 (Healthcare):

Netherbay, Bay Shore, NY
Asbury of Kankakee ALF/MC, Kankakee, IL
Don Orion, East Boston, MA
Panola Crossings, Lithonia, GA

EDUCATION-

1991 Virginia Commonwealth University, Richmond, VA, Bachelor of Science in Marketing

PROFESSIONAL AFFILIATIONS

Principles of HUD MAP Architectural Review and Cost Estimation (Chapter 5)
ASPE American Society of Professional Estimators – Richmond, VA Chapter

Summary of Experience

Possessing over 15 years of experience in multifamily and commercial construction, Brian has a proven track record of success in both fieldwork and project management. His expertise lies in multifamily and commercial projects, including those utilizing state and federal tax credit programs. Before joining EBI Consulting, Brian gained a deep understanding of all aspects of project execution, from contract administration and financial control to constructability review and subcontractor coordination as a Project Manager.

As the HUD Architectural and Cost Review (AEC) Program Director, Brian possesses extensive experience in navigating the HUD architectural and cost review process from beginning to end. This includes leading cross-functional teams to guarantee project deadlines are consistently met, critical evaluation of plans and specifications, comprehensive financial management including cost estimating/budgeting, and final review of AEC reports and the HUD CNA e-Tool with all essential components for successful HUD submission.

Relevant Recent Project Review Experience (2017-2024)

HUD MAP 221(d)4 NC & SR
(Includes CNA e-Tool submission
and LIHTC projects)

Harmony at Goodyear, Goodyear, AZ
LakeHouse Commons, Oakland, CA
Buffalo Sunset Apts, Las Vegas, NV
Council Towers North and South, Miami Beach, FL
La Vida at Sunset Hills, Washington City, UT
Sky at Brio, Washington City, UT
The Villages at Hunter's Run, Pembroke, NC
Belle Savanne II, Sulphur, LA
Estates at Legends Phase II, Hickory, NC
Hickory Trails, Longview, TX
Lincoln Station, Park City, UT
Avalon Park Town Center IV, Orlando, FL
Bluestone VUE Apartments, Duluth, MN
Fenno House, Quincy, MA
Wrigleyville North Apartments, Chicago, IL
The Ellipse at Coliseum Central, Hampton, VA
Main Street Apartments, Oak Ridge, TN
St. Elmo Marketplace, Austin, TX
Aspen Hills, Commerce City, CO
Rosemont Tower, Baltimore, MD
Forest Glen Estates, Kansas City, KS
Gateway at Carolina Forest, Myrtle Beach, SC
Brookpark Place Apartments, Wheeling, WV
Jernigan Gardens, Orlando, FL
Bassett Creek, Minneapolis, MN
Hillcrest Village, East Point, GA
River Glen Apartments, Gladstone, OR
River Glen Apartments, Augusta, GA
Knickerbocker Apartments, Bay Village, OH
Parkwood Apartments, Falls Church, VA
Harbor Heights Apartments, Stonington, CT

Peaks of Oakwood, Oakwood, GA
Commodore Apartments, Cleveland, OH
Riverdale Station East, Coon Rapids, MN
Riverdale Station West, Coon Rapids, MN
Preserve at Chatham, Savannah, GA
Midtown Pointe, Royal Oaks, MI
Canyons on 45, Amarillo, TX
Springbrook Apartments, Lakewood, WA
Bluffton Park, Bluffton, SC
The Clovis at McKinney Falls, Austin, TX

HUD LEAN 232 NC & SR
(Healthcare)

The Oaks at Palm Springs, Palm Springs, FL
Parkhaven Retirement, Manhattan, MT
Tarrytown Hall Town Center, Tarrytown, NY
Parkside Nursing Home, Rossville, GA
Netherbay, Bay Shore, NY
Asbury of Kankakee, Kankakee, IL
Don Orion, East Boston, MA
Panola Crossings, Lithonia, GA

HUD MAP 220

The Odeon, New Orleans, LA
The Couture, Milwaukee, WI

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Blooming Glen & Cedar Hills, Bloomington, MN
Long Beach East, Long Beach, CA
Long Beach West, Long Beach, CA
Gateway Commons, Hillsboro, OR
Dunhill and Sutherland View, Knoxville, TN
Sutherland Park, Knoxville, TN
Hill House at Beechfield, Bowie, MD
1580 Annapolis Road, Odenton, MD
1586 Annapolis Road, Odenton, MD

Education

Bachelor of Science - Urban Planning & Geography - Virginia Commonwealth University,
Richmond, VA

2019 - Section 221(d)(4)/220 New Const./Sub. Rehab. LIHTC Pilot Training

2017 - CNA e-Tool Hands-On Training – NY HUD Regional Office

U.S. Army Corp of Engineers and Navel Facility Engineering Command Training Course

- Construction Quality Management Certification #784

Professional Affiliations

Construction Specifications Institute - CSI

Associated General Contractors of Virginia – Young Leaders Group

Urban Land Institute – Associate Member