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OBJECTIVE:

Experienced commercial real estate professional with a proven track record of accomplishments seeking a commercial real estate finance position within a commercial banking or mortgage brokerage environment.

PROFESSIONAL EXPERIENCE:

March 2009 to present
Washington First Bank/Alliance Bank
Fairfax, Virginia

Senior Vice President - Commercial Real Estate for approximately \$500MM, six branch community bank within the Northern Virginia, Washington DC metro market.

Responsibilities include origination, underwriting and closing of commercial real estate loans and banking relationships, along with management and monitoring of existing loan portfolio and managing and leading OREO beginning January 2010. Significant accomplishments include 14 new commitments and banking relationships with an aggregate of \$38.9MM in new loan volume. Reworking, modifying and extending 11 existing relationships with \$18.8MM in approx outstanding's. Managing additional current portfolio of approx. 12 relationships with \$20.15MM in outstanding's. With further portfolio allocations, current portfolio with approx. 43 borrower relationships with outstanding's in excess of \$70MM.

OREO portfolio upon Jan 2010 assumption of its responsibility comprised of 13 assets totaling \$7.9MM. Current portfolio is down to 7 assets totaling \$4.1MM. During period 9 assets have been monetized and 3 assets have been added. Portfolio primarily comprised of single family and land/lot properties and commercial income producing assets. Responsibilities cover the full gambit from primarily foreclosure acquisition, management and reporting, marketing and sales, and negotiation/disposition for asset monetization.

September 1997 to March 2009
Penrose Financial Services, LLC
Vienna, Tysons Corner, Virginia

Vice President with Tysons Corner based commercial mortgage banking firm with five life insurance company correspondent lending relationships including Ameriprise Financial, Advantus Capital Management, Assurant, Inc., Aviva Capital Management and Kansas City Life Insurance. Numerous other capital source relationships include other life insurance company lenders, mezzanine and bridge lenders, conduits, investment banks, various local, regional and national banks and private equity investors.

Responsibilities include the origination, underwriting, and closing of commercial real estate capital transactions, both debt and equity. Significant accomplishments across all commercial property types include a \$56.5MM debt and equity placement for a to be built 314 unit multi-family high rise, \$54.9MM, three hotel property permanent loan, a \$36MM debt and equity placement for a to be built 229 unit multi-family high rise, \$24.5MM permanent financing for a 147,200 sf GSA suburban office building, a \$23.5MM permanent financing on a regional mall, and a \$12.4MM permanent financing on two, single tenant industrial buildings. Numerous other financings have been originated, underwritten and closed.

Associate Broker license held in the Commonwealth of Virginia.

January 1996 to September 1997
The Mauren Company
Vienna, Virginia

Independent contractor Associate with Tysons Corner, Virginia commercial real estate finance and brokerage

July 1982 to December 1995
Signet Bank

13+ plus year commercial banking career with a Mid Atlantic regional bank that commenced with hiring as a Real Estate Finance Officer and culminated with last assignment as a **Senior Vice President** in the Real Estate Capital Markets Group. During tenure responsibilities included new business development; origination, underwriting, closing and servicing/managing a loan portfolio; team leader management responsibilities over a production staff; and three years as a workout officer responsible for the management and resolution of a performing and non-performing classified loan portfolio in excess of \$162MM comprised of over 30 loans.

BOARD OF ZONING ADJUSTMENT
District of Columbia

CASE NO. 18692
EXHIBIT NO. 30

Board of Zoning Adjustment
District of Columbia
CASE NO. 18692
EXHIBIT NO. 30

June 1980 to June 1982

Chemical Bank

New York, New York

Assistant Manager in the New York City lending district responsible for commercial and residential customer base Completed comprehensive Credit Training Program January 1981.

EDUCATION:

University of Michigan, Graduate School of Business Administration

Ann Arbor, Michigan, 1980

MBA awarded May 1980 Academic concentration in finance, accounting and real estate

University of Virginia, Curry School of Education

Charlottesville, Virginia, 1978

BS in Secondary Social Studies Education major with academic concentration in history and economics

PROFESSIONAL DEVELOPMENT:

Mosby School of Real Estate, 2004

Real estate brokerage course resulting in licensure as a Real Estate Broker in the Commonwealth of Virginia December 2004

American Institute of Real Estate Appraisers (AIREA)

Appraising Troubled Properties

Case Studies in Real Estate Valuation

Regression Analysis in the Sales Comparison

Approach Standards of Professional Practice

Rates, Ratios and Reasonableness

Capitalization Theory and Techniques, Part A & B

Electronic Spreadsheet in the Appraisal Office

Basic Valuations Procedures

Investment Analysis

Real Estate Appraisal Principals

Valuation Analysis and Report Writing

Robert Morris Associates, Potomac Group

Chairman '95-'96

Vice Chairman '94-'95

Treasurer '93-'94

Secretary '92-'93

Board Member, Real Estate Representative '91-'92

SIGNIFICANT ACCOMPLISHMENTS:

-Originated, underwrote, participated, closed and managed an \$89.4MM construction/interim facility for a mixed use project including a 209 room hotel, 277 condominium units and 217,000 sf office/retail component.

-Managed the origination and closing of a \$33MM construction and mini-perm loan commitment for a class A, 140,000 sf office building in the 800 block of Connecticut Avenue, NW, Washington, DC.

-Completed within one year the workout of a \$14MM Signet lead and participated credit on a high rise condominium project in Bethesda, Maryland. The credit moved from a \$7MM non accrual to a \$1MM gain

-Managed the workout of a multi-asset, Chapter 11 borrower with collateral comprised of six motel properties, three in Virginia, two in Florida and one in Las Vegas. Workout entailed two foreclosures and three properties deeded to bank the result of protracted settlement negotiations. Asset sales completed.

PERSONAL:

Possess strong analytical, written, and oral communication skills Accomplishment driven Excel proficient.

Married with three children ages 30, 25 and 15 years of age.

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