Kenneth Green

SUMMARY

Senior commercial real estate finance professional with nearly 45 years of broad-based experience providing financial information and solutions, as well as commercial banking services to a variety of clientele. Strengths include strong analytical, marketing and interpersonal skills. Adept at identifying property and market strengths and weaknesses and delivering customized solutions to meet client's financial needs, while adhering to institutional requirements and goals.

LAKE COUNTY BOARD OF REVIEW (Alternate Member) **2017 - Current**

- After working part-time during 2017, have worked full-time during 2018, 2019 and 2020 appeal cycles
- Having begun regularly acting as Chairperson for many live (in-person/ phone/Zoom hearings) in 2019-2020

EDUCATION

Appraisal Institute: Specialized Educational Program Successfully Completed:

- All required courses for both the MAI and SRA designations
- Successfully wrote the MAI Demonstration Appraisal & Passed the Comprehensive Exam

MA – Urban Affairs & Sociology, University of Missouri, Kansas City, MO

BBA – **Economics & Accounting, Wichita State University,** Wichita, KS

High School: - Harrison, NY (Westchester County)

CAREER (In Reverse Chronological Order)

DEVON BANK, Chicago, IL **2010 - 2012**

Full-Time Contract Employee: Loan Resolution Consultant for FDIC – Commercial Real Estate

Assigned 17 borrowing relationships classified as either "Watch List" or "Non-Performing". The vast majority of the loans are collateralized by some type of income-producing commercial real estate.

- Loan sizes ranged from $100M to $3.5MM

HARRIS BANK/BMO FINANCIAL, Chicago, IL **2007 – 2009**

Vice President; Senior Relationship Manager-Commercial Real Estate

Marketed commercial banking services to commercial real estate developers and investors. Identified and provided numerous financial products including commercial and home-equity loans, interest rate protection (SWAPS), cash management and card services.

- Managed as Team Leader three other relationship managers that had combined portfolios of approximately $100MM.
- Personally managed $50 MM portfolio made-up of 20-plus borrowing relationships and contributed $1MM+ on in net-interest margin.
- Reviewed and re-documented risk ratings for entire portfolio to meet internal policy guidelines, allowing bank to properly address its capital requirements.

COMMERCE BANK, N. A., St. Louis, MO **2006 – 2007**

Vice President; Senior Relationship Manager-Commercial Real Estate

Marketed banking services to commercial real estate developers and investors. Identified and provided numerous financial products including commercial loans, interest rate protection (SWAPS); and cash management services.

- Managed $20 MM portfolio composed of 10+ borrowing relationships and contributing $0.75MM+ in net-interest margin.
- Arranged $10MM+ in secondary market financings for bank customers and earned $50K+ in non-interest fee
- income for bank.

REGIONS BANK, St. Louis & Kansas City, MO **2000 - 2006**

Senior Vice President & Market Manager-Commercial Real Estate 2005 – 2006

Managed loan production office in Kansas City that had a $30MM troubled loan portfolio identified during tenure in previous role.

- Succeeded in reducing the troubled portfolio by coaching inherited staff to properly identify and address issues; exiting several customers to other banks; and aggressively enforcing loan documents and restructuring credits with other borrowers, some of which were moved to "work-out" status after thorough analysis of required write-downs.
- Coordinated termination of Kansas City operations by year-end 2005 and transferred remaining portfolio to St. Louis regional headquarters for further management.

Senior Vice President & Regional Credit Manager- Commercial Real Estate 2004 – 2005

Selected and promoted to be the first Regional Commercial Real Estate Credit Manager as Union Planters Bank was merged into Regions Bank.

- Established Regional Credit team for commercial real estate loan underwriting, as well as implementation of new risk rating methodology and "exportation" of proper "credit culture" to community banks.
- Developed new Word and Excel templates for standardized loan presentations throughout Missouri and Illinois.

Vice President; Relationship Manager-Commercial Real Estate 2000 – 2004

Marketed commercial banking services to commercial real estate developers and investors. Identified and provided numerous financial products including commercial and home-equity loans, interest rate protection (SWAPS), cash management and card services.

- Increased loan portfolio from $12 MM to over $100 MM over a 3-year period, while procuring 12 new relationships for the bank.
- Arranged over $25 MM in affordable housing, multi-family loans and generated over $500K in fee income for bank during 2002.

TRIAD CAPITAL ADVISORS, St. Louis & Kansas City, MO **1994 – 2000**

Vice President

Originated, underwrote and closed approximately $75 MM of loans annually that were equally divided between life insurance company and CMBS lenders. Also performed annual reviews and various servicing functions as correspondent for many of the lenders with which loans were placed.

PRIOR PROFESSIONAL EXPERIENCE

Nearly 20 years as an appraiser and investment officer for major insurance companies, including six years (1984 – 1990) as the manager of the St. Louis real estate investment office of the Travelers Insurance Companies, covering parts of four states as a direct lender. Prior employment with Mutual Benefit Life from 1976 to 1982 and Massachusetts Mutual Life from 1972 to 1976. Three years were spent as the Vice President of Project Development & Finance with a large multi-family and office developer in the Rocky Mountain West (1982-1984). The years 1990 – 1994 were spent as an independent fee appraiser of commercial and residential properties.

COMMUNITY SERVICE

- Elected to two terms as a city councilman of a St. Louis suburb; developed competency in zoning and tax increment financing matters. Served as Chairman of the Board of Zoning Adjustments for the City of Kirkwood, Missouri; population 30,000 1997 – 2007
- Habitat for Humanity - St. Louis: 1998 – 2007; Board Member 2000-2006
- Family Selection Committee: Chairman - 1999 – 2003; Board Treasurer 2003 through 2006
- St. Patrick Center – St. Louis: 1996 – 1998; Mentor and occasional teacher (personal financial management) for an organization that works with homeless and chemically dependent men and women in their efforts to re-establish their lives.
- Big Brothers/Sisters-Kansas City: Active Big Brother & Board Member 1969 – 1978
- Evanston Lighthouse Rotary Club 2012 – Present (Chairman, Community Service Committee 2014-2018)