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*Providing*

**PROFESSIONAL CONSTRUCTION MONITORING AND REVIEW SERVICES**

*to the*

**REAL ESTATE AND LENDING INDUSTRIES THROUGHOUT FLORIDA**

**OUR PROFESSIONAL SERVICES INCLUDE:**

- Pre-Closing Plan and Cost Analyses
- Periodic Site Visits for Construction Progress Evaluation and Reporting
- Property Condition Assessments and Reports
- Replacement Cost Estimates and Reports for Insurance Renewals
- Storm Damage Probable Maximum Loss Estimates and Reports
- Technical or Construction Assistance for Distressed Property
- Qualified Engineers, General Contractors, Architects, and Construction Managers

## INTRODUCTION

**Zimmer Construction Consultants** provides Construction Monitoring and Review Services to the Florida Real Estate Lending Industry. We have been in business for over 27 years. We are approved by, and work with, many regional and national money center Construction and Permanent Lenders who are active in Florida.

Our Firm specializes in providing reports to Lenders regarding: (1) On-Site Construction Progress Reviews and Contract Payment Recommendations; (2) Project Pre-Construction Plan and Cost Analyses; and (3) Condition Assessment Reviews of existing facilities being purchased or refinanced. Our Project experience ranges from small to large commercial/industrial developments to high rise office buildings and from single family luxury homes to large-residential site developments, and multifamily projects.

Our staff is made up of Professional Engineers, Architects, and Licensed Contractors. Each is a full-time employee with “Hands-On” experience within the Construction Industry. We do not present part-time consultants or independent “contractors” as our staff.





### ***COMMITMENT***

#### **WE ARE COMMITTED TO SERVICE.**

Our **ASSOCIATES** have experience and years of service in the roles of Designer, Project Engineer, General Contractor, Architect, Owner's Representative, Superintendent, Construction Manager and Inspector on a variety of large and medium scale projects.

The broad backgrounds of the professional group are pooled to give our clients the benefit of their varied project experience. Our performance is constantly monitored to assure accuracy, consistency, clarity, and responsiveness.

Our support staff is highly trained. A modern networked computer system with DSL connections to field units, provides up-to-date word processing with flexible formats and layout capability. Our staff cares! Our reputation for objectivity, thoroughness and integrity has been earned through over 25 years of professionalism and dedication.

We desire to provide high quality and prompt Plan and Cost Analyses, Construction Monitoring, and Project Condition Reviews at reasonable fee levels, consistent with the Lenders' needs.

**OUR PRODUCTS ARE CLIENT SERVICE AND REPORT INFORMATION.** We will continually strive to improve. We encourage our Clients' comments on how to best satisfy their specific requirements.

Only **FULL TIME** Associates perform our Plan Reviews, Project Evaluations, Cost Analyses, Property Assessments, and our periodic Project Status Reports. Our employees, serving as your agent, are fully covered by professional liability, property damage and worker's compensation insurance policies. Our work is not "brokered" to outside or independent contract reviewers.



## BIOGRAPHICAL SKETCH

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**RICHARD M. ZIMMER, P.E.**  
*President*

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- **Registered Professional Engineer Florida License No. 18095, and the Virgin Islands**
- **Florida Certified General Contractor License No. 011551**

Rick is a Registered Professional Engineer in Florida and the Virgin Islands and Certified General Contractor who graduated from Kansas State University with a Bachelor of Science Degree in Mechanical Engineering.

He immediately involved himself in the Construction Industry by taking a position as a Project Field Engineer with a Fortune 100 company, spending four years in charge of budgeting, scheduling and quality control on several projects in New Jersey, Georgia, and Puerto Rico.

He has since held responsible positions as a Design Engineer for Miami-based engineering firms, and as Regional Construction Manager for the Babcock Company, where he was responsible for all their Palm Beach County construction activity. He holds that company's 1980 award for the Highest Quality New Residential Project.

Rick spent four years as an Assistant Vice President and Loan Officer with Southeast First National Bank of Miami where, in addition to administering Construction Loans, he directed third party construction inspecting firms. He was one of ten who received the 1977 Outstanding Employee Award.

After realizing the need for an accurate and professional Third Party Construction Monitoring Service, Rick founded ZIMMER CONSTRUCTION CONSULTANTS in 1982. His commitment to excellence, combined with an easily readable and understandable reporting style augmented by a perspective of the needs of Third Party reporting, has made this company a success since its inception.

Recognized as an expert in his field, Rick has presented seminars on Construction Loan Administration and Third Party Monitoring to South Florida Lenders, the American Banker's Association, and Robert Morris Associates. He has served as an Expert Witness for Construction Methods and Defects throughout Florida. Rick is an active member of several Engineering and Builders Associations.

An avid fishing enthusiast and scuba diver, he resides in Boca Raton with his wife, Lynda, who co-founded ZCC and is active in the administration of the company.

**BIOGRAPHICAL SKETCH**

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**JOHN T. SPANNBAUER**  
*General Manager*

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Jack's construction career started in 1953, when after four years with the US Navy, he hired on as an Engineering Assistant with Madigan-Hyland Engineers of Long Island City, NY, to do engineering inspection and survey work on roadway and bridge construction for the New York State Thruway. Upon completion of the Thruway, Jack spent seven years with McFarland-Johnson Engineers of Binghamton, N.Y., running survey parties and doing highway design and inspection work over a series of state turnpikes in the northeast, rising to the position of Resident Engineer. In 1962, he took an engineering position with the City of Elmira, N.Y., and after a few years of leading the City's Engineering Department, was appointed Director of Public Works. He also held the title of Assistant City Manager. In a 1968 move to Ipswich, Massachusetts, he organized the town's Public Works Department, holding the position of Director of Public Works and serving as Acting Town Manager during the absence of the Manager. In 1970, he returned to Elmira as Construction Manager for Streeter Associates, overseeing construction of a new mental hospital for the New York State Health and Mental Hygiene Facilities Improvement Corporation, a state superagency. He was solicited by the New York State Urban Development Corporation (UDC), another state superagency, when, near the completion of the mental hospital, the project was overrun by floods resulting from Hurricane Agnes in 1972, causing an indefinite stoppage of work. As Chief of Construction for UDC's new community named Radisson, in central New York State, Jack was responsible for all construction on the 2,500 acre site, including new infrastructure, multifamily residential and commercial buildings. The development included a Robert Trent Jones championship golf course, a large lake with fishing piers, and woodland pedestrian and equestrian paths, as well as the normal urban utilities and streets.

In 1976 Jack set up Elcon Contractors, a General Building Construction Firm, and built residential, commercial and industrial projects in southern New York, and northern Pennsylvania. His clients included well known companies such as GTE Sylvania, Masonite Corporation, and General Electric Company. His pride was the conversion of the old State Theater in Elmira to the Samuel Clemens Theater for the Performing Arts, known in New York State as the "Little Apple." Jack moved to Florida in 1984, has managed shopping centers and served as construction representative on local projects.

In 1988, Jack began his tenure with Zimmer Construction Consultants, bringing with him a perspective gained by more than 35 years of varied responsibilities and experience in the construction industry.

Jack has studied engineering, taken accounting courses at Elmira College and has completed management and public works seminars at Cornell University, Syracuse University, Michigan State University and the University of Georgia. He has grown children and resides with his wife in Boca Raton.

## BIOGRAPHICAL SKETCH

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**M. EUGENE MURPHY, ARCHITECT**  
*Associate*

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➤ **Registered Architect State of Florida, License No. 9476**

Registered Architect State of Florida, License No. 9476, Gene graduated from Miami Dade Community College with an Associate in Science Degree in Architecture and from Florida International University, where he graduated with honors with a Bachelor of Science Degree in Civil Engineering.

While living in Miami, he gained a wide range of construction-related experience working for several Architects, Structural Engineers, and a roof truss manufacturing company. Gene relocated to the Treasure Coast area in 1982 and formed an Architectural Partnership.

Then in 1984, as a Registered Architect, he started his own firm specializing in commercial projects ranging from medical facilities, branch banks, and office buildings to small shopping centers. Since 1970, Gene has been involved in the construction process, starting as a Miami Architect's Field Representative where he monitored the quality and progress of many projects. Next, while managing his own firm in Stuart, he was hired by many of his clients to oversee construction and recommend disbursement of monthly funds. Gene's extensive experience includes working for several large commercial contractors in the West Palm Beach area. As a Project Manager, his responsibilities included preparing budgets and schedules of values, preparation of contracts, change orders, and purchase orders for materials, meetings with government authorities to review construction or code-related issues, and managing as many as three large projects at any given time.

Gene resides in Wellington, is an avid golfer and enjoys snow skiing during the winter months. His background and construction management experience make him an integral member of our professional team.

## BIOGRAPHICAL SKETCH

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**RICHARD M. STEPHANO, CGC**  
*Associate*

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- **Florida Certified General Contractor – CGC 1505923**
- **Florida Structural Masonry Inspector – SMI 2283**

Rick graduated Magna Cum Laude from West Chester University in Pennsylvania with a B.S. in Business Management.

Pursuing a career in the field of Construction Management, Rick accepted a Foreman/Project Manager position with a General Contractor specializing in luxury residential home construction and commercial projects. He gained knowledge of cost estimating, scheduling, coordinating, purchasing, distributing, installing and preparing detailed building inspection reports.

In the summer of 2000, Rick joined Zimmer Construction Consultants. His service oriented work ethic, technical background and personal integrity make him a valuable asset to the organization. Rick has conducted more than 4,000 field inspections ranging from single family homes to high-rise office and condominium buildings, and from land development to warehouse and gas stations, primarily in South Florida. Rick has been responsible for six landmark developments, each having Construction Costs in excess of \$100,000,000.00. He has been the reviewer and/or field observer for more than 100 Property Condition Assessment reports in Florida, Georgia, North Carolina, Maryland, and Texas. Rick was selected as Marketing/Business Development Team Leader in 2002. In January 2006, Rick was promoted to Field Team Leader responsible for scheduling (and performing) Draw inspections and training ZCC Inspectors. After a successful period in this capacity, Rick was reassigned in August 2008 to his current Team Leader role in the Plan and Cost Review, Property Condition Assessments, and Special Assignments Department.

Rick is a Certified General Contractor by the State of Florida and is certified as a Structural Masonry Inspector by the Florida Concrete and Products Association. As a member of ASTM, Rick has completed the ASTM E2018 Property Condition Report Training Course.

Rick enjoys saltwater fishing. He and his wife Tish have two young girls, Callie and Kaela, and a son, Brody. They reside in Boca Raton.

## BIOGRAPHICAL SKETCH

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**DAVID GERADINE**

*Associate*

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➤ **Florida Registered Carpentry Contractor – License No. CC02-10256FC-X**

Registered Building Contractor, Dave trained at Florida State University in the field of education before completing a formal apprenticeship with the South Florida Carpenters Program. He has increased his construction technical education with courses in Advanced Blueprint Reading, Estimating, OSHA Safety and other subjects.

He has extensive experience as a Master Carpenter, Carpentry Trim Foreman and Project Superintendent for a number of well known South Florida General Contractors, such as Kaufman Lynn and M&S Builders. He has performed successfully in the area of construction management, delivering a wide variety of commercial projects on time, within budget and at a high level of quality assurance. Some of his recent key projects include the anchor store for Robb and Stuckey Furniture, Abbey Delray Assisted Living Facility and Auditorium, renovations for FPL Corporate Headquarters and Nova University, and facilities at Miami International Airport and Jupiter Medical Center.

As a supplement to Dave's versatility, he developed and ran an apprenticeship training program for carpenters with the Associated General Contractors and the Broward County School Board. During his tenure there, he increased the enrollment by 500% and developed an innovative curriculum to increase the graduation success rate.

Dave brings over 25 years of hands-on field experience with a reputation for integrity and service as part of our progress monitoring and inspection team.

Dave lives in Hollywood with his wife. His oldest daughter is currently on assignment with the U.S. Air Force, studying for a career in electrical engineering. In addition to public service activities, his hobbies are home design, baseball and playing the trumpet.

**BIOGRAPHICAL SKETCH**



**MICHAEL L. MOSELEY, SR., C.G.C.**  
*Longwood Branch Manager*

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➤ **Florida Certified General Contractor – License No. 028512**

Michael has been involved in construction since 1970, starting at the bottom and quickly moving to be a lead carpenter, then Superintendent. He has been involved with a variety of projects, including upscale custom homes, fast-paced residential, restaurants, churches, multi-story condominiums and commercial.

In 1984, Mike obtained his Certified General Contractor's License for the State of Florida, following attendance at both community college and Allstate Construction College. His construction-related courses also included interior design, project management, and blueprint reading.

Mike worked in Dade County following Hurricane Andrew where, as an approved Special Inspector, he certified all types of structural and roofing installations. He also did structural damage assessment reporting for all types of buildings.

In the late 1980s, Mike was president of his own company, Shell Contractors of the Palm Beaches. Some highlights of that endeavor were building a multi-purpose building for the Advent Lutheran Church, an office/warehouse for Sun Flooring and several large custom homes that were delivered turnkey to the owners.

Mike's attention to detail was recognized and he was hired by Lennar Homes where he spent three years as a Superintendent in the Boca Isles Communities. He also completed approximately 300 homes at the Sanctuary, Enclave and Reserve. Mike's job description included scheduling all trades from lot preparation to homeowner move-in, approval of all payments to subcontractors, a rigid quality control program for all trades, dealing directly with the homeowners at walkthroughs and resolving any items until sign-off and move-in, as well as scheduling all inspections. He was responsible for maintaining documentation for each house and was lead superintendent over three assistants.

Mike's diversified construction and project field experience makes him a welcome addition to Zimmer Construction Consultants and is consistent with our goal to provide our clients with high quality technical services.

Michael has lived in South Florida all of his life, but recently relocated to Deltona, Florida to assist in the expansion of Zimmer Construction Consultants with opening a Branch Office in Longwood, Florida. He has been a ZCC Team Member for 10 years. His principal hobbies are hunting, fishing and circle track stock car racing.

**BIOGRAPHICAL SKETCH**



**RAYMOND P. AKI**  
*Associate*

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➤ **Florida Registered General Contractor – RGC 291103543**

Ray entered the Marine Corps after graduating from high school in Hawaii. While on veteran's assistance attending night and weekend classes, he earned Associate Degrees in Liberal Arts and Architectural Drafting, and a Bachelor of Business Administrative from the University of Hawaii campuses at Kauai Community College and West Oahu College. As an architectural drafting student, he won the annual statewide AIA-sponsored college drafting competition. While working through college, he also became a journeyman carpenter, as a member of the Hawaii Carpenter's Local 745.

Ray worked in Construction Management for a couple of Hawaii's largest construction companies building homes, bridges, highways, commercial developments, large residential subdivisions, high-rise structures and resort complexes. In 1983, he became licensed as an Independent General Contractor, and continued designing, building and remodeling homes and commercial buildings.

In 1997, Ray relocated to Scottsdale, Arizona, where he worked on high-end custom homes in management and as an Independent Contractor. Later, in 2001, he moved to Florida and worked as a Construction Manager and Building Designer. While here in Florida, he has attended night and weekend classes to become proficient in the use of AUTOCAD.

Zimmer Construction Consultants is pleased to have Ray join our staff and welcomes the hands-on experience, diverse training and intensive interest in construction science that he brings.

Ray resides in Boca Raton, where he likes to meditate on Scripture and building design.

## BIOGRAPHICAL SKETCH

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**BENNIECE ROTH**  
*Associate*

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Benniece has been a resident of Florida for 22 years, moving from Texas to Central Florida, then to South Florida in 1989.

She has worked in construction as a Superintendent and Field Manager at South Florida projects for 17 years. She has worked on such projects as Atlantic II & III Towers for Coscan Homes at the Pointe of Aventura, where she assisted in closeout of the buildings, and managed tenant buildout for the unit owners. She has worked as Superintendent for the Residential Homes Division of Lennar and Shelby Homes.

Benniece was born and raised in Phoenix, Arizona, attended and graduated from Arizona State University with a degree in Business Administration.

Her career in construction began in Weston as a Project Manager and Receivable Accounts Manager for Medallion Companies, building tunnel formed, poured concrete townhomes.

Benniece is currently attending Gold Coast School of Construction to pursue a General Contractor's Certification.

Benniece enjoys professional football as a spectator, basketball as a player and scuba diving.

*Historical and Current Lender Client List*

|  |  |
|--|--|
| AEW Capital Corporation                | Boston, Massachusetts  |
| Admiralty Bank                         | Boca Raton/Palm Beach Gardens, Florida   |
| Advantage Bank                         | North Palm Beach, Florida  |
| AEGON USA Realty Advisors, Inc.        | Cedar Rapids, Iowa   |
| American United Life Insurance Company | Boca Raton, Florida  |
| Amerifirst Bank                        | Miami, Florida   |
| Ameritrust Company of Cleveland        | Cleveland, Ohio  |
| Ameritrust Properties, Inc.            | Coral Gables, Florida  |
| AmSouth Bank                           | Boca Raton/Clearwater/Naples/Orlando, FL   |
|  | Birmingham, Alabama  |
| Anchor Bank                            | Juno Beach, FL   |
| Atlantic States Bank                   | Fort Lauderdale, Florida   |
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| BB&T                                   | Fort Lauderdale, Florida   |
| Bank of America                        | Miami/Tampa/Fort Meyers/West Palm Beach/ Hialeah/Winter Park/Jupiter/Coral Gables/Fort Lauderdale/St. Petersburg/Jacksonville, Florida |
|  | Richmond/McLean, Virginia  |
|  | Baltimore, Maryland, Plano, Texas  |
| Bank Atlantic                          | Fort Lauderdale/Tampa/Orlando/Boca Raton, Florida  |
|  | New York, New York   |
| Bank Audi                              | Boynton Beach, Florida   |
| Bank of the West                       | Coral Gables, Florida  |
| Bank United                            | Orlando, Florida   |
| Barnett Bank of Orlando                | West Palm Beach, Florida   |
| Barnett Bank of Palm Beach County      | Miami, Florida   |
| Barnett Bank of South Florida          | Fort Lauderdale, Florida   |
| Barnett Bank of Broward                | Miami, Florida   |
| Bessmer Trust Company                  | Boca Raton, Florida  |
| Boca Bank                              |  |
|  | Weston, Florida  |
| Carey Kramer Mortgage Company          | Fort Lauderdale/Dania/Miami/Tampa, FL  |
| CitiBank (Florida), N.A.               | Cleveland, Ohio  |
| Citicorp Real Estate                   | Miami/Fort Lauderdale/Boca Raton, FL   |
| City National Bank                     | Fort Lauderdale, Florida   |
| C&S National Bank of Fort Lauderdale   | St. Petersburg, Florida  |
| C & S National Bank of St. Petersburg  | Orlando, Florida   |
| CNL Bank                               | Delray Beach, Florida  |
| Coldwell Banker                        | Hollywood, Florida   |
| Colonial Bank                          | Louisville, Kentucky   |
| Columbia Healthcare Association        | Boca Raton, Fort Lauderdale, Florida   |
| Comerica Bank                          | Kansas City, Missouri  |
| Commerce Bank of Kansas City           | West Palm Beach, Fort Lauderdale, Florida  |
| Commerce Bank                          | Miami, Florida   |
| Commercial Bank of Florida             | Fort Lauderdale, Florida   |
| Commercial Finance Group, Inc.         | Naples, Florida  |
| Community Bank of Naples               | Birmingham, Alabama  |
| Compass Bank                           | Hialeah/Miami, Florida   |
| Consolidated Bank                      | Chicago, Illinois  |
| Continental Bank                       |  |

*Historical and Current Lender Client List*

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| County National Bank of South Florida              | North Miami, Florida                                  |
| Crown Bank   | Casselberry, Florida                                  |
| DASCO Companies                                    | Palm Beach Gardens, Florida                           |
| DBR Asset Management (Ross Realty)                 | Davie, Florida  |
| Doral Title Corporation                            | Pembroke Pines, Florida                               |
| Enterprise National Bank                           | North Palm Beach, Florida                             |
| Equitable Bank                                     | Fort Lauderdale, Florida                              |
| Equity Savings Bank                                | Delray Beach, Florida                                 |
| Espirito Santo Bank                                | Miami, Florida  |
| Euro Bank  | Coral Gables, Florida                                 |
| EverBank   | Maitland, Florida                                     |
| Executive National Bank                            | Miami, Florida  |
| Federal National Mortgage Association (Fannie Mae) | Washington, D.C.                                      |
| Federal Trust Bank                                 | Sanford, Florida                                      |
| Financial Funding Resources, Inc.                  | Boca Raton, Florida                                   |
| First American Bank                                | Lake Worth, Florida                                   |
| First Bankers                                      | Pompano Beach, Florida                                |
| First Florida Mortgage Corporation                 | Deerfield Beach/Winter Park, Florida                  |
| First Housing Development Corp. of Florida         | Tampa, Florida  |
| First Mercantile Bank                              | Longwood, Florida                                     |
| First National Bank of Central Florida             | Winter Park, Florida                                  |
| First Nationwide Bank                              | St. Louis, Missouri                                   |
| First Southern Bank                                | Boca Raton/Coral Springs, Florida                     |
| First Union National Bank                          | Naples/West Palm Beach/Miami/Fort Lauderdale, Florida |
| Flagler Bank                                       | Charlotte, North Carolina                             |
| Fleet/BancBoston                                   | West Palm Beach, Florida                              |
|  | Providence, Rhode Island                              |
|  | Atlanta, Georgia                                      |
|  | West Palm Beach/Boca Raton, Florida                   |
| Florida Bank of Broward County                     | Jacksonville, Florida                                 |
| Florida Bond & Mortgage, Inc.                      | Fort Lauderdale, Florida                              |
| Florida Capital Bank                               | Boca Raton, Florida                                   |
| Florida Choice Bank                                | Mt. Dora, Florida                                     |
| Florida Savings Bank                               | Miami, Florida  |
| G.A.B. Business Services, Inc.                     | Birmingham, Alabama                                   |
| GE Capital Corp.                                   | Boca Raton, Florida                                   |
| General Electric Credit Corporation                | Boca Raton, Florida                                   |
| Gibraltar Bank                                     | Coral Gables, Florida                                 |
| Glendale Federal Savings Bank                      | Fort Lauderdale, Florida                              |
| GMAC Commercial Real Estate                        | Miami, Florida  |
| GMAC Residential Construction                      | Bethesda, MD/Minneapolis, MN                          |
| Great Eastern Bank of Florida                      | Miami, Florida  |
| Greystar Financial                                 | New York, New York                                    |
| Guaranty Bank                                      | Austin, Texas   |
| Gulf Bank  | Miami, Florida  |

*Historical and Current Lender Client List*

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|---|--|
| Gulf Coast National Bank                    | Naples, Florida  |
| Heller Financial Real Estate Services, Inc. | Chicago, Illinois  |
| Hokkaido Takushoku Bank                     | New York, New York   |
| Hollywood Federal Savings Bank              | Hollywood, Florida   |
| HomeFed Bank                                | San Diego, California  |
| Horizon Bank                                | Pembroke Pines, Florida  |
| HSBC Bank, Real Estate Finance              | Miami, Florida   |
| IDS Financial Corporation                   | Minneapolis, Minnesota   |
| International Bank of Miami                 | Coral Gables, Florida  |
| International Savings & Loan                | Miami, Florida   |
| Investors Federal Savings & Loan            | Deerfield Beach, Florida   |
| Island National Bank                        | Palm Beach, Florida  |
| I D B Bank                                  | Aventura, Florida  |
| Jefferson Bank of Florida                   | Hollywood/Miami Beach/Boca Raton, FL   |
| John Hancock Real Estate Financing          | Blue Bell, Pennsylvania  |
| JP Morgan Investment                        | New York, New York   |
| Langstroth Mortgage Company                 | Broward County, Florida  |
| Legg Mason Real Estate Services             | Boca Raton/Orlando, Florida  |
| Life Insurance Company of Georgia           | Atlanta, Georgia   |
| Manulife Financial                          | Atlanta, Georgia/Toronto, Canada   |
| Marine Midland Realty Credit Corporation    | Wilmington, Delaware   |
| Mellon United National Bank                 | Miami/Fort Lauderdale/Boca Raton/<br>West Palm Beach, Florida                        |
| Meritor Financial Markets                   | Philadelphia, Pennsylvania   |
| Metro Bank                                  | Miami/Sunrise/Lighthouse Point, Florida  |
| MIG Realty Advisors, Inc.                   | West Palm Beach, Florida   |
| Mutual Benefit Life                         | Newark, New Jersey   |
| N & S Butters                               | Fort Lauderdale, Florida   |
| National Bank of Canada                     | Boca Raton, Florida  |
| National Equity Fund                        | Chicago, Illinois  |
| NationsBank of Florida, N.A.                | Boca Raton/Fort Lauderdale/Miami/Orlando/<br>Tampa/West Palm Beach, FL/Dallas, Texas |
| Nationwide Capital Corporation              | Fort Lauderdale, FL/San Diego, California  |
| Nexity Bank                                 | Atlanta, Georgia   |
| Northern Trust Bank                         | Boca Raton/Palm Beach/Delray Beach, FL   |
| Northwestern Mutual Life                    | Tampa, Florida   |
| Ocean Bank                                  | Fort Lauderdale/Miami, Florida   |
| Ohio Savings Bank                           | Cleveland, Ohio  |
| Old Stone National Bank                     | Atlanta, Georgia   |
| Orion Bank                                  | West Palm Beach, Florida   |
| Orion Investment & Management Ltd. Corp.    | Miami, Florida   |

*Historical and Current Lender Client List*

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|---|--|
| Paradise Bank                             | Boca Raton, Florida  |
| Partners in Funding                       | Miami, Florida   |
| Peoples Bank                              | Granville, Ohio/New Haven, Connecticut   |
| Peninsula Bank                            | Fort Lauderdale, FL  |
| Phoenix Mutual Life Insurance Company     | Hartford, Connecticut  |
| Pointe Bank                               | Coral Springs, North Miami/Boca Raton, FL  |
| PPM Financial                             | Minneapolis, Minnesota   |
| Premier Commercial Bank                   | Fort Lauderdale, Florida   |
| Provident Mutual Life Insurance Company   | Coral Gables, Florida  |
| Prudential Realty Group                   | Atlanta, Georgia   |
| PSI Realty Services, Inc.                 | Fort Lauderdale, Florida   |
| RBC Building Finance                      | Houston, Texas/Boca Raton, Florida   |
| RBC Centura Bank                          | Boca Raton, Orlando/<br>Palm Beach Gardens, Florida  |
| Redina Companies                          | West Palm Beach, Florida   |
| Regent Bank                               | Boca Raton/Fort Lauderdale/<br>West Palm Beach, Florida  |
| Regions Bank                              | Coral Gables/Boca Raton/Orlando/Tampa/<br>West Palm Beach, Florida   |
| Republic Bank                             | Atlanta/Gainesville, Georgia   |
| Republic National Bank                    | Fort Myers/St. Petersburg/Orlando<br>Fort Lauderdale, Florida  |
| Republic National Bank of New York        | Miami, Florida   |
| Republic Savings Bank                     | Pompano Beach, Florida   |
| RG Crown Bank                             | West Palm Beach, Florida   |
| Rhode Island Hospital Trust National Bank | Casselberry, Florida   |
| Riverside National Bank of Florida        | Providence, Rhode Island   |
| Scotia Bank                               | Pompano Beach, Florida   |
| Security Bank                             | St. Croix, U.S. Virgin Islands   |
| Shelter Mortgage & Investment Company     | Fort Lauderdale/Coral Springs, Florida   |
| SouthBank                                 | Orlando, Florida   |
| Southeast Bank, N.A.                      | Palm Beach Gardens, Florida  |
| Southern Community Bank                   | Boca Raton/Fort Lauderdale/Maitland/<br>Miami/Orlando/Tampa/West Palm Beach,<br>Florida                                |
| Sovran Bank                               | Pembroke Pines/Boca Raton/Winter Park/<br>West Palm Beach, Florida   |
| SouthTrust Bank of Alabama                | Bethesda, Maryland   |
| SouthTrust Bank, N.A.                     | Birmingham, Alabama  |
| Sterling Bank                             | Delray Beach/Jacksonville/Miami Lakes/<br>West Palm Beach/Orlando/Naples/Fort<br>Lauderdale/Miami, FL/Atlanta, Georgia |
| Stonegate Bank                            | Lantana, Florida   |
| Sun American Bank                         | Fort Lauderdale/Boca Raton/Jupiter, Florida  |
| SunTrust Bank, N.A.                       | Boca Raton/Miami, Florida  |
| SunTrust Bank/Miami, N.A.                 | Sarasota/Orlando, Florida  |
| SunTrust Bank/Central Florida, N.A.       | Miami, Florida   |
|   | Orlando, Florida   |

*Historical and Current Lender Client List*

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|---|---|
| SunTrust Bank/South Florida, N.A.   | Fort Lauderdale/Boca Raton/Stuart/West Palm Beach/Hollywood/Sunrise/Delray Beach/Palm Beach Gardens, Florida  |
| SunTrust Bank/Southwest Florida<br>SunTrust Bank/Tampa Bay<br>Sun Coast Savings Bank  | Fort Myers/Naples, Florida<br>Tampa, Florida<br>Hollywood, Florida  |
| The Addison Mortgage Group, Inc.<br>The National Equity Fund<br>The Travellers Companies<br>Third National Bank<br>TOMCO, Inc.<br>TotalBank | Palm Beach County, Florida<br>Chicago, Illinois<br>Plantation, Florida<br>Nashville, Tennessee/Miami, Florida<br>Mayfield Heights, Ohio<br>Aventura/Miami, Florida  |
| Unifirst Federal Savings & Loan<br>Union Bank<br>Union Planters Bank  | Hollywood, Florida<br>Boca Raton/Sunrise/Plantation/Miami, FL<br>Miami/Boca Raton/Coral Springs, Florida<br>Portland, Maine   |
| Waters Mortgage Corporation<br>Walter T. Krumm Ventures, Inc.<br>Western Southern Life Insurance Company<br>Wachovia Bank                   | Fort Lauderdale, Florida<br>Columbus, Ohio<br>Cincinnati, Ohio<br>Fort Lauderdale/Palm Beach/Tampa/<br>West Palm Beach/Miami/Boca Raton/<br>Tequesta/Miami Lakes/Orlando/<br>Jacksonville/Pensacola/Palm Beach Gardens/<br>Lauderhill/Melbourne/Aventura/North<br>Miami Beach/Lake Worth, Florida<br>Atlanta, GA/Decatur, Georgia/Virginia<br>Beach, Virginia/Charlotte, North Carolina<br>Pembroke Pines/Lake Worth, Florida |
| Washington Mutual   |   |
| Yale Mortgage   | Miami Beach, Florida  |
| Zion Small Business   | Aventura, Florida   |

*Client Reference List*

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**Hortense de Cardenas, Vice President** (305) 577-7304  
**City National Bank**  
25 West Flagler Street, 5<sup>th</sup> Floor  
Miami, Florida 33130

**Penny Wools, Senior Vice President** (954) 523-9320  
**Colonial Bank**  
300 SE 2<sup>nd</sup> Street, Suite 760  
Fort Lauderdale, Florida 33301

**Mike Leonard, Senior Vice President** (305) 441-8026  
**Mercantile Bank**  
2222 Ponce de Leon Blvd.  
Coral Gables, Florida 33134

**Jaime Kearley, Vice President** (561) 366-6349  
**Regions Bank**  
4741 Military Trail, Suite 200  
Jupiter, Florida 33458

**Rod Trzcinski, Senior Vice President** (561) 479-2100  
**First Southern Bank**  
900 N. Federal Highway, 3<sup>rd</sup> Floor  
Boca Raton, Florida 33432

**Bob Santom, Senior Vice President** (863) 299-0600  
**Providence Bank**  
1501 1<sup>st</sup> Street. South  
Winter Haven, Florida 33880

**Jim Wilson, Executive Vice President** (954) 971-6071  
**Security Bank**  
14595 State Road 7  
North Lauderdale, Florida 33068

**Art Bigelow, Senior Vice President** (954)734-2944  
**CNL Bank**  
200 West Cypress Creek Road, Suite 220  
Fort Lauderdale, Florida 33309

| <b>CLIENT</b>   | <b>PROJECT</b>  | <b>APPROXIMATE<br/>CONSTRUCTION COST</b> |
|---|---|--|
| <b>Retail Shopping Facilities</b>                             |   |  |
| <b>City National Bank</b><br>Miami, Florida                   | Aventura Commons<br>Aventura, Florida                     | \$ 7,713,515                             |
| <b>City National Bank</b><br>Miami, Florida                   | Miramar Commons – Publix<br>Miramar, Florida              | \$5,229,387                              |
| <b>City National Bank</b><br>Fort Lauderdale, Florida         | Stirling Place<br>Davie, Florida                          | \$4,155,110                              |
| <b>First National Bank of Boston</b><br>Boston, Massachusetts | Deerfield Mall – 404,000 S.F.<br>Deerfield Beach, Florida | \$15,852,941                             |
| <b>Guaranty Bank</b><br>Houston, Texas                        | Grove Market Shopping Center<br>Loxahatchee, Florida      | \$7,100,000                              |
| <b>Guaranty Bank</b><br>Houston, Texas                        | Martin Square Shopping Center<br>Davie, Florida           | \$6,100,000                              |
| <b>Ocean Bank</b><br>Miami, Florida                           | West End Shopping Center<br>Miami, Florida                | \$5,828,722                              |
| <b>SunTrust Bank</b><br>Miami, Florida                        | Brickell Village Publix<br>Miami, Florida                 | \$1,518,200                              |
| <b>Wachovia Bank</b><br>West Palm Beach, Florida              | Reedy Branch Commons<br>Jacksonville, Florida             | \$5,500,000                              |
| <b>Wachovia Bank</b><br>Fort Lauderdale, Florida              | University Commons<br>Boca Raton, Florida                 | \$6,675,000                              |
| <b>City National Bank</b><br>Miami, FL                        | Deerfield Commons<br>Deerfield Beach, FL                  | \$6,800,000                              |
| <b>Orion Bank</b><br>West Palm Beach, FL                      | Jupiter Farm Shopping Center<br>Jupiter, FL               | \$1,150,255                              |
| <b>Colonial Bank</b><br>Sunrise, FL                           | Palm City Publix<br>Palm City, FL                         | \$6,133,055                              |
| <b>Fifth Third Bank</b><br>Orlando, FL                        | Publix Deltona Commons<br>Deltona, FL                     | \$4,413,635                              |
| <b>City National Bank</b><br>Miami, FL                        | Shoppes at Pelican Preserve<br>Fort Myers, FL             | \$4,689,000                              |
| <b>HSBC</b><br>Miami, FL                                      | Shoppes at Veranda Falls<br>Stuart, FL                    | \$3,160,177                              |
| <b>Builders Bank</b><br>Chicago, IL                           | Shoppes of Cooper City<br>Cooper City, FL                 | \$875,000                                |

| CLIENT  | PROJECT   | APPROXIMATE<br>CONSTRUCTION COST |
|---|---|----------------------------------|
| <b>Residential Subdivisions</b>                                   |   |                                  |
| <b>Bank of America</b><br>Boca Raton, Florida                     | G.L. Homes – Valencia Isles<br>Boynton Beach, Florida | \$ 7,789,500                     |
| <b>Bank of America</b><br>Boca Raton, Florida                     | Sunset Lakes<br>Broward County, Florida               | \$45,000,000                     |
| <b>First National Bank of Central Florida</b><br>Orlando, Florida | Highlander Estates<br>Clermont, Florida               | \$975,000                        |
| <b>SunTrust Bank</b><br>Fort Lauderdale, Florida                  | Mizner Falls<br>Boynton Beach, Florida                | \$4,200,000                      |
| <b>Colonial Bank</b><br>Boca Raton, FL                            | Antilles<br>Vero Beach, FL                            | \$4,569,336                      |
| <b>AmSouth Bank</b><br>Boca Raton, FL                             | Azura/Polo Field Estates<br>Boca Raton, FL            | \$2,267,617                      |
| <b>Florida Choice Bank</b><br>Mount Dora, FL                      | Chelsea Oaks Subdivision<br>Tavares, FL               | \$550,900                        |
| <b>SunTrust Bank, N.A.</b><br>Miami, FL                           | Cutler Bay Homes<br>Miami, FL                         | Various                          |
| <b>SunTrust Bank, N.A.</b><br>Fort Lauderdale, FL                 | Grand Estates at the Oaks<br>Boca Raton, FL           | \$1,025,270                      |

| CLIENT   | PROJECT   | APPROXIMATE<br>CONSTRUCTION COST |
|--|---|----------------------------------|
| <b>Country Clubs</b>                             |   |                                  |
| <b>SunTrust Bank</b><br>West Palm Beach, Florida | Ibis Golf & C.C. Infrastructure<br>West Palm Beach, Florida | \$10,720,247                     |
| <b>SunTrust Bank</b><br>Fort Lauderdale, Florida | Links at Abacoa Clubhouse<br>Jupiter, Florida               | \$3,000,000                      |
| <b>Total Bank</b><br>Miami, Florida              | McArthur Golf Course<br>Hobe Sound, Florida                 | \$8,650,000                      |

| CLIENT                                 | PROJECT                            | APPROXIMATE<br>CONSTRUCTION COST |
|--|------------------------------------|----------------------------------|
| <b>Marinas</b>                         |                                    |                                  |
| <b>Regions Bank</b><br>New Orleans, LA | Pier 17<br>Fort Lauderdale, FL     | \$12,000,000                     |
| <b>Bank of America</b><br>Richmond, VA | Rybovich Marina<br>West Palm Beach | \$48,360,270                     |
| <b>Fifth Third Bank</b><br>Naples, FL  | Cocoa Village Marinas<br>Cocoa, FL | \$8,150,348                      |

| CLIENT  | PROJECT   | APPROXIMATE<br>CONSTRUCTION COST |
|---|---|----------------------------------|
| <b>Residential Apartment Properties</b>                                 |   |                                  |
| <b>Bank Atlantic</b><br>Fort Lauderdale, Florida                        | Heather Glen Apartments<br>Sunrise, Florida                                 | \$10,915,000                     |
| <b>BankBoston</b><br>Atlanta, Georgia                                   | Sorrento Condominium<br>Naples, Florida                                     | \$22,300,000                     |
| <b>BankBoston</b><br>Atlanta, Georgia                                   | Verona at Deering Bay<br>Naples, Florida                                    | \$16,150,000                     |
| <b>Bank of Boston</b><br>Atlanta, Georgia                               | Tiffany Lake Apartments – 376 Apts.<br>Plantation, Florida                  | \$21,690,000                     |
| <b>Colonial Bank</b><br>Hollywood, Florida                              | Ocean Tower One/Two<br>Key Biscayne   | \$48,000,000/<br>\$49,000,000    |
| <b>First Union National Bank of Florida</b><br>Miami, Florida           | St. Andrews at Miramar Lks – 340 Unit<br>Miramar, Florida                   | \$12,370,000                     |
| <b>First Union National Bank of Florida</b><br>Fort Lauderdale, Florida | La Brisa Two Condominiums<br>Key West, Florida                              | \$6,818,210                      |
| <b>First Union National Bank of Florida</b><br>Miami, Florida           | Windsor Pines Apartments – 368 Units<br>Hollywood, Florida                  | \$16,835,000                     |
| <b>Guaranty Bank</b><br>Houston, Texas                                  | Gables Palma Vista<br>Boca Raton, Florida                                   | \$16,000,000                     |
| <b>Nations Bank</b><br>Miami, Florida                                   | Atlantic II Condominium at the Point<br>164 Luxury Units, Aventura, Florida | \$39,760,000                     |
| <b>Ocean Bank</b><br>Miami, Florida                                     | Mizner Grand<br>Boca Raton, Florida   | \$33,000,000                     |
| <b>Sun Bank, South Florida, N.A.</b><br>Fort Lauderdale, Florida        | Tiara Towers North & South – 146<br>Apts.<br>Fort Pierce, Florida           | \$13,000,000                     |
| <b>SunTrust Bank, South Florida N.A.</b><br>Fort Lauderdale, Florida    | Ocean Gardens<br>Pompano Beach, Florida                                     | \$11,906,436                     |
| <b>SunTrust Bank, South Florida N.A.</b><br>Fort Lauderdale, Florida    | Regal Trace Apartments – 407 Units<br>Fort Lauderdale, Florida              | \$18,706,291                     |
| <b>SunTrust Bank, South Florida N.A.</b><br>Fort Lauderdale, Florida    | Regency Homes/Floral Lakes<br>Delray Beach, Florida                         | \$3,970,090                      |
| <b>Wachovia Bank</b><br>Jacksonville, Florida                           | Seaside<br>Key West, Florida  | \$23,066,000                     |
| <b>Wachovia Bank</b><br>West Palm Beach, Florida                        | Brickell Grand<br>Miami, Florida  | \$36,500,000                     |
| <b>Union Planters Bank</b><br>Coral Gables, Florida                     | Gables on the Green<br>Coral Gables, Florida                                | \$7,750,000                      |
| <b>Union Planters Bank</b><br>Coral Gables, Florida                     | Jefferson Pines<br>Pembroke Pines, Florida                                  | \$29,500,000                     |
| <b>Union Planters Bank</b><br>Coral Gables, Florida                     | Blue Diamond<br>Green Diamond<br>Miami Beach, Florida                       | \$59,000,000<br>\$49,000,000     |
| <b>City National Bank</b><br>Miami, FL                                  | Green Cay Village<br>Boynton Beach, FL                                      | various                          |
| <b>Regions Bank</b><br>Coral Gables, FL                                 | Aventura Marina<br>Aventura, FL   | \$25,968,768                     |

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| CLIENT   | PROJECT  | APPROXIMATE<br>CONSTRUCTION COST |
|--|--|----------------------------------|
| <b>Residential Apartment Properties</b>            |  |                                  |
| <b>Total Bank</b><br>Miami, FL                     | Blue Lofts<br>Fort Lauderdale, FL                | \$13,703,105                     |
| <b>Trimont Real Estate Advisors</b><br>Atlanta, GA | Canyon Ranch, Phase III<br>North Miami Beach, FL | \$118,745,295                    |
| <b>Wachovia Bank, N.A.</b><br>Decatur, GA          | Castillo Condominiums<br>Tampa, FL               | \$43,434,224                     |
| <b>RG Crown Bank</b><br>Casselberry, FL            | Conway Crest Condominiums<br>Orlando, FL         | \$7,698,880                      |
| <b>Wachovia Bank, N.A.</b><br>Jacksonville, FL     | Gulf Reflections<br>Fort Myers, FL               | \$6,947,850                      |
| <b>Ocean Bank</b><br>Miami, FL                     | Filling Station Lofts<br>Miami, FL               | \$17,659,164                     |

| CLIENT  | PROJECT  | APPROXIMATE<br>CONSTRUCTION COST |
|---|--|----------------------------------|
| <b>Commercial Office Buildings</b>                  |  |                                  |
| <b>Bank of America</b><br>Fort Lauderdale, Florida  | Scripps-Howard (WPTV, Channel 5)<br>West Palm Beach, Florida | \$ 1,750,000                     |
| <b>Bank of America</b><br>Fort Lauderdale, Florida  | Office Depot Headquarters<br>Delray Beach, Florida           | \$14,975,000                     |
| <b>City National Bank</b><br>Miami, Florida         | Northport Festival Marketplace<br>Fort Lauderdale, Florida   | \$6,575,000                      |
| <b>City National Bank</b><br>Miami, Florida         | Huntington Corporate Park<br>Miramar, Florida                | \$5,506,716                      |
| <b>City National Bank</b><br>Miami, Florida         | Third & Ninth, Ltd.<br>Fort Lauderdale, Florida              | \$2,350,000                      |
| <b>Colonial Bank</b><br>Hollywood, Florida          | State Employment Office (DLES)<br>Hollywood, Florida         | \$1,248,618                      |
| <b>Colonial Bank</b><br>Boca Raton, Florida         | Town Square<br>Delray Beach, Florida                         | \$1,500,000                      |
| <b>Regions Bank</b><br>Gainesville, Florida         | Primera Court Phase II<br>Lake Mary, Florida                 | \$2,336,776                      |
| <b>Total Bank</b><br>Miami, Florida                 | United Teachers of Dade<br>Miami, Florida                    | \$11,847,695                     |
| <b>Union Planters Bank</b><br>Boca Raton, Florida   | CAPROC Building<br>Fort Lauderdale, Florida                  | \$18,973,000                     |
| <b>Union Planters Bank</b><br>Coral Gables, Florida | Barclay's Financial Center<br>Miami, Florida                 | \$53,000,000                     |
| <b>Wachovia</b><br>Fort Lauderdale, Florida         | 355 Alhambra Office, Ltd.<br>Coral Gables, Florida           | \$25,500,000                     |
| <b>Key Bank</b><br>Tampa, FL                        | Colony Corporate Center<br>Naples, FL                        | \$3,837,731                      |
| <b>AmSouth Bank</b><br>Birmingham, AL               | Crowne Plaza<br>Port St. Lucie, FL                           | \$2,973,048                      |
| <b>Regions Bank</b><br>West Palm Beach, FL          | Heron Bay<br>Coral Springs, FL                               | \$17,158,292                     |

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| CLIENT   | PROJECT  | APPROXIMATE<br>CONSTRUCTION COST |
|--|--|----------------------------------|
| <b>Commercial Office Buildings</b>               |  |                                  |
| <b>Ocean Bank</b><br>Miami, FL                   | One Aventura Executive Center<br>Aventura, FL  | \$18,077,806                     |
| <b>RG Crown Bank</b><br>Casselberry, FL          | Orange & Hazel (N. Poine Place)<br>Orlando, FL | \$6,886,624                      |
| <b>Bank of America, N.A.</b><br>Jacksonville, FL | Ponce Centre<br>Royal Palm Beach, FL           | \$1,836,247                      |
| <b>Colonial Bank</b><br>Sunrise, FL              | Fountains of Miramar<br>Miramar, FL            | \$12,030,902                     |

| CLIENT   | PROJECT   | APPROXIMATE<br>CONSTRUCTION COST |
|--|---|----------------------------------|
| <b>Industrial Warehouse Buildings</b>                                |   |                                  |
| <b>RG Crown Bank</b><br><b>Casselberry,FL</b>                        | Interchange Center, PH II<br>Tampa, FL                    | \$4,445,504                      |
| <b>Metro Bank</b><br><b>Sunrise,FL</b>                               | Lauderhill Warehouse<br>Lauderhill, FL                    | \$792,800                        |
| <b>Colonial Bank</b><br><b>Sunrise, FL</b>                           | Sarasota Commerce Center<br>Sarasota,FL                   | various                          |
| <b>City National Bank</b><br><b>Miami, FL</b>                        | Sawgrass Gateway Center<br>Sunrise,FL                     | \$9,236,352                      |
| <b>SunTrust Bank, South Florida N.A.</b><br>Fort Lauderdale, Florida | ABB & Power T & D Company, Inc.<br>Coral Springs, Florida | 3,393,261                        |

| CLIENT  | PROJECT  | APPROXIMATE<br>CONSTRUCTION COST |
|---|--|----------------------------------|
| <b>Health Care Facilities</b>   |  |                                  |
| <b>Ameritrust Company of Cleveland</b><br>Cleveland, Ohio             | Lake Park (Willow Wood) ACLF<br>122 Apartment ACLF<br>Fort Lauderdale, Florida | \$8,615,000                      |
| <b>Sun Trust Bank, South Florida N.A.</b><br>Fort Lauderdale, Florida | Aventura Medical Office Plaza<br>Aventura, Florida                             | \$3,136,146                      |
| <b>Sun Trust Bank, South Florida N.A.</b><br>Fort Lauderdale, Florida | Indian River Medical<br>Vero Beach, Florida                                    | \$3,500,000                      |
| <b>Sun Trust Bank, South Florida N.A.</b><br>Fort Lauderdale, Florida | Medical Specialty Center<br>Vero Beach, Florida                                | \$2,500,000                      |
| <b>Gulfstream Business Bank</b><br>Delray Beach, FL                   | Ambulatory Surgical Care Center<br>Of Boca Raton                               | \$1,515, 324                     |
| <b>Key Bank Real Estate</b><br>Ann Arbor, MI                          | Andrews Medical Office Bldg.<br>Cape Coral, FL                                 | \$5,490,000                      |
| <b>Wachovia Bank</b><br>Jacksonville, FL                              | Glades Medical Center<br>Boca Raton, FL  | \$3,306,581                      |
| <b>Bank of America, N.A.</b><br>Jacksonville, FL                      | Palm Beach Neurological Center<br>West Palm Beach, FL                          | \$1,265,648                      |

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| CLIENT                                     | PROJECT   | APPROXIMATE<br>CONSTRUCTION COST |
|--|---|----------------------------------|
| <b>Luxury Residences</b>                   |   |                                  |
| <b>Bank of America</b><br>Dallas, Texas    | Huizenga, Jr. Residence<br>Fort Lauderdale, Florida | \$14,500,000                     |
| <b>City National Bank</b><br>Miami, FL     | Chapple Residence<br>Jupiter, FL                    | \$6,215,287                      |
| <b>Sun American Bank</b><br>Boca Raton, FL | Dos Lunas Residence<br>Boca Raton, FL               | \$1,313,883                      |
| <b>City National Bank</b><br>Miami, FL     | Tauber Residence<br>Indian Creek, FL                | \$13,116,509                     |
| <b>City National Bank</b><br>Miami, FL     | Faintuch Residence<br>Boca Raton, FL                | \$2,935,400                      |

| CLIENT   | PROJECT  | APPROXIMATE<br>CONSTRUCTION COST |
|--|--|----------------------------------|
| <b>Schools and Hotels</b>                                    |  |                                  |
| <b>SunTrust Bank</b>   | Nova Library & Information Center<br>Davie, Florida                              | \$32,500,000                     |
| <b>First Union National Bank</b><br>Fort Lauderdale, Florida | Broward Schools<br>(3 Elementary Schools)  | \$8,867,837<br>To \$ 9,312,067   |
| <b>BankAtlantic</b><br>Tampa, Florida                        | Ritz-Carlton Hotel & Condominium<br>Sarasota, Florida                            | \$65,000,000                     |
| <b>Union Planters Bank</b><br>Coral Gables, Florida          | Ocean Pointe Beach Club<br>Sunny Isles, Florida                                  | \$23,000,000                     |
| <b>Guaranty Federal Bank</b><br>Houston, Texas               | Gold Coast Schools<br>Miami, Florida   | \$2,770,138                      |
| <b>RBC Bank</b><br>Sarasota, Florida                         | Wellington Reserve Office Park<br>Wellington, Florida                            | \$2,770,138                      |
| <b>City National Bank</b><br>Miami, Florida                  | Hilton Suites Hotel<br>Nashville, Tennessee                                      | \$31,334,103                     |
| <b>Bank of America</b><br>Richmond, Virginia                 | Barry University Dormitories<br>Miami Shores, Florida                            | \$5,819,000                      |
| <b>Regions Bank</b><br>Coral Gables, Florida                 | Florida International University<br>Football Stadium Expansion<br>Miami, Florida | \$33,333                         |
| <b>Wachovia Bank</b><br>Florida Lauderdale, Florida          | Florida Atlantic University<br>Innovation Center<br>Boca Raton, Florida          | \$5,000,000                      |
| <b>SunTrust Bank</b>   | Nova University Library<br>Davie, Florida  | \$4,000,000                      |
| <b>Bank of America</b><br>Richmond, Virginia                 | Hawks Landing Student Housing<br>Tampa, Florida                                  | \$13,400,000                     |
| <b>Branch Banking and Trust</b><br>Fort Lauderdale, Florida  | Campus Club Apartments – USF<br>Tampa, Florida                                   | \$6,900,000                      |

| CLIENT   | PROJECT   | APPROXIMATE<br>CONSTRUCTION COST |
|--|---|----------------------------------|
| <b>Special Projects</b>                                  |   |                                  |
| <b>1<sup>st</sup> United Bank</b><br>Boca Raton, Florida | Big Bear Brewery<br>Coral Springs, Florida                      | \$ 1,000,000                     |
| <b>First Southern Bank</b><br>Fort Lauderdale, Florida   | Super Stop Gas Station & Convenience<br>Store<br>Davie, Florida | \$782,900                        |

| CLIENT   | PROJECT   | APPROXIMATE<br>CONSTRUCTION COST |
|--|---|----------------------------------|
| <b>Marinas</b>   |   |                                  |
| <b>Wachovia</b><br>West Palm Beach, Florida              | Osprey Cove Yacht Club<br>Hobe Sound, Florida     | \$ 3,033,575                     |
| <b>Outrigger Harbour Marina</b><br>Jensen Beach, Florida | Outrigger Harbour Marina<br>Jensen Beach, Florida | \$2,500,000                      |
| <b>City National Bank</b><br>Miami, Florida              | Paradise Point<br>Miami, Florida                  | \$400,000                        |
| <b>Banker's Trust</b><br>New York City, New York         | Pier 66<br>Fort Lauderdale                        | Condition Assessment             |
| <b>Banker's Trust</b><br>New York City, New York         | Bahia Mar<br>Fort Lauderdale, Florida             | Condition Assessment             |