

**Richard Max Simms, as Managing Member**

I have 30+ years in researching, target marketing, direct marketing, listing and selling residential, land, and commercial real estate. Decades of experience, thousands of transactions, have made me uniquely qualified in generating maximum profitable outcomes, minimizing wasted time, marketing, selling efforts moving residential and commercial real estate from Active to Closed in fewer (DOM) days on the market. I have been involved in thousands of transactions in residential and commercial sales, examining title policies, reading credit reports, appraisal, and delegating to processors, title companies, lenders, realtors, and numerous agencies such as building code enforcement, zoning, health, recording, tax assessor and other government oversight.

Leads + Closings = Sales. **I know how to find my own leads and how to solve problems.** My sale leads, for much of my working history is the result of **direct mail, personal marketing or referrals from previous satisfied customers.** Working for several major mortgage lenders with personal mortgage productions of FHA 800+ mortgage loans, VA 300+ mortgage loans, conventional jumbo and subprime 900+ mortgage loans. I had to deal with many problems with Income, Credit, Title, Market Value, and tons of paper documents. I have encountered 800+ divorces and 300+ bankruptcies helping people buy and sell real estate. Finding more numerous buyers and sellers, I also focused on a variety of Buyers and Sellers, immigrants, Spanish speaking folks, attorneys whose practice focused on Bankruptcy, Real Estate, Probate, and Trust Law, a few Accountants, an Exchange Group, and two REIA, real estate investor associations in Chicago and Orlando. I have used Direct Mail to produce results for decades. I have worked with some of the most experienced mortgage lenders and real estate sales organizations in Illinois, California, and Florida. My personal production in mortgage banking and as a mortgage broker includes originating more than 2000 mortgages in Illinois, California, and Florida that successfully closed. I have made thousands of real estate referrals. Also, as a notary specializing in mortgage closings, I have closed 1800+ mortgages in Illinois, California and Florida. I have been a real estate broker for almost 30 years. Running a credit repair company, I have personally helped 900+ individual folks raise their credit scores, usually 100+ points. As a title officer, I researched title on residential and some commercial properties. I have a deep and wide 40-year experience in sales and marketing residential and commercial properties as a real estate broker owner. Owning and closing a mobile mortgage closing service in Illinois, California, and Florida with more than 1800 documented personal mortgage closings. I have been doing mass mailings, more than 30 years, since early 1991. Here are some more details.

**Chicagoland Area: FHA/VA Mortgages, Real Estate Brokerage, Title Research, Mortgage Closings, Training**

- **Fleet Mortgage** 4 Chicagoland offices specializing in FHA/VA Mortgage Banking 2000+ personal monthly mailings 2000 mailings per month. I was #2 out of 150+ loan officers east of the Mississippi, in having the largest base income of all Fleet Mortgage Loan Officers. Originated as many as 34 mostly FHA/VA first mortgages, dealt with 8 of 14 mortgage processors in 4 Chicagoland offices. Chicago Bears Football coach Mike Ditka would have a TV-Radio interview show at his ground floor restaurant in Fleet Mortgage main Chicago office building. Additional mortgage product and sales training occurred throughout the years. Trip to Milwaukee to regional Underwriting. Boston Celtics Basketball Team played at the Fleet Center, owned by the 200+ year-old Fleet Bank, the then largest national FHA and VA Mortgage Lender and Servicer.
- **Business Travel** SBA origination in South Carolina, Some Processing FHA/VA Training of staff, trips to Countrywide in Flint Michigan, some Spanish speaking Chicagoland mortgage originations, many mortgage sale presentation trips to real estate offices in multiple counties.
- **Certifications:** AS in Real Estate, Illinois Real Estate Sales & Brokers License, Illinois Notary. Knowledge of Illinois County Housing / Recording Operations, regular mini seminars on mortgage topics such as Tax Returns for Self-Employed Individuals, PMI vs MIP, Appraisal Guidelines, Divorce, Probate, Trust Issues.
- **Citibank Mortgage** Chicago Downtown 2<sup>nd</sup> Floor, high-end mortgage loans, government loans. Citibank has smaller number of mortgage loans but a higher servicing volume due to larger average loan amounts.
- **Great Western Bank** Naperville "A" Lender. Paid spokespersons in national ads included national TV ad by paid spokespersons Bob Hope and Dennis Weaver.
- **American Family Financial Services** Real Estate and Mortgage offices in Cook (Chicago) and DuPage Counties. Assisted in training FHA, VA processing staff, set-up 2 real estate offices, mortgage originations, mostly residential real estate listings and sales. Numerous additional involvement 1.) in local politics, helping owner run for mayor of small town in DuPage County and 2.) RV Park in bankruptcy court acquisition, 3.) small bank development, 4.) opened Las Vegas mortgage office by daughter of owner, 5.) private non-institutional money lending.
- **RFP, Inc.** my Illinois company. Real Estate Brokerage, Real Estate Research and Referrals into Bankruptcy, Foreclosure, Probate Leads, also Mobile Mortgage Notary Closings for Lenders & Title Companies, also RE Referrals & Real Estate Research Info in federal court, local counties Cook, DuPage, McHenry, Kane.

**San Francisco Bay Area: Title Plant Research, Commercial Marketing Research**

- **Santa Clara Title** Title Exams in Plant & Wrote Policies, TSG Trustee Sale Guarantees (Commercial Foreclosures)
- **Marcus & Millichap** Menlo Park, San Francisco Area 2<sup>nd</sup> largest Real Estate Commercial Broker researched commercial properties & Sellers for 1 of 3 partners, 30+ commercial realtors, before personal computers. Researched before Property Profiles and did mailing before Mail Merge existed. Worked in Illinois for RFP, Inc. (Referrals for Profit) now in CA except exclusively for benefit of one of the equity partners at Marcus & Millichap doing only commercial real estate listings and sales.

**San Diego County: Government Mortgage FHA/VA Lender, Personal and Company Advertising & Target Marketing**

- **GMAC Mortgage** Oceanside San Diego and South Orange County, Family First 39 vehicle dealerships, worked as the 'trouble shooter' for owners, managers, parts, sales staff, back office, who might have had credit issues, mortgage guideline problems, solving problems as the GMAC Family First Mortgage Expert.
- Local travel to dealerships, 2000 monthly marketing pieces, ocean view office, 7-day work week.
- Weekly Ads: California Grocery Stores receipt ads: Safeway and Vons.
- Military newspaper ads: US Marines: [Camp Pendleton Scout](#). US Navy: [Navy Times](#).
- Monthly professional branded mailings to 39 General Motors "Family First" dealerships in San Diego and South Orange Counties. Personal marketing and sales presentations to San Diego Collection Agencies, Construction Companies, Real Estate Sales Companies. Product training in Oceanside, Monterey, Las Vegas.

**Orange County: Subprime Loan Originator, Direct Sales, Personal Marketing**

- **Ameresco** large national subprime lender. Targeted "A" Mortgage Lenders / Banks for "B/C" Mortgage Borrowers.
- **New Century Mortgage** large national subprime lender. Targeted "A" Mortgage Lenders / Banks for "B/C" Mortgage Borrowers.
- **Bank of Texas** 125% (LTV) loans 1 million postcards out per month A-Borrowers, A+ Heavy Spenders Football Quarterback Dan Marino was paid national TV spokesperson. Thousands of incoming phone calls 7-days per week. Many 18-hour days, 7-day weeks.

**Florida: Since October 2000, Marketing continues, Florida Mortgage License, Real Estate Broker License, FL Notary. Direct Sales. Personal Marketing.**

Residential Real Estate Listings & Sales, Marketing Sales, Minor Computer Training, Mortgage Closings, Credit Repair for subprime borrowers, Direct Mail.

- **Prudential Real Estate, Citrus County**, operated in the field, about 1400 referrals in 14 months in Hernando and Marion counties. Obtained GRI certificate.
- **Century 21 Real Estate** residential and land listings & sales.
- **Better Homes and Garden, C-21 Real Estate** 5 offices in 2 counties (Beverly Hills, Crystal River, Dunnellon, Inverness, Ocala), minor computer training, residential and land listings & sales.
- **Buy Sell or Refi, LLC 2005+** Real Estate Brokerage, Notary Closings, Subprime Borrowers, Paid trainers: Robyn Thompson, Larry Hardbolt, Ron LeGrand.