

LAWRENCE R. JEZNACH

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Key Qualifications:

- Hold the following State Certified Residential Appraisers License:
 - Massachusetts, #70487; Rhode Island, #A01169R; Connecticut, #RCR.0001213
- Own and operate a successful residential real estate appraising practice through declining and appreciating real estate markets, and understand the unique nature of both markets.
- Perform fee appraisals for bank financing, PMI elimination, tax abatements and private matter.
- Appraisal experience includes the completion of residential appraisal reports, specifically, single family homes, condominiums, residential land and 2-4 unit housing.
- Performed appraisal reviews for the FDIC on residential and commercial properties to ensure compliance with appraisal standards and practices.
- Perform residential real estate appraisals and construction inspections for bank financing, PMI elimination, tax abatements, construction, renovations, collection / foreclosure issues, and other private matters.
- Hired, managed, counseled and terminated real estate appraisers throughout the northeast as it relates to the contracting process within the FDIC.
- Held a Massachusetts Real Estate Salesperson License for 3 years.
- Oversight of commercial and residential Real Estate Owned (REO) portfolios in all areas such as tenancy, maintenance, evaluation for successful marketing and the negotiation of Purchase & Sales Agreements.
- Managed the setting of rates on all loan products, matching income and expenses to ensure the highest level of profitability.
- Knowledgeable in all areas of the foreclosure process to include: the initial delinquent contact; sending of all applicable notices; establishing loan loss reserve and foreclosure sale bid price; homeowner relocation; securing the property; establishing the marketing plan and the liquidation of the property.
- Successfully collected and managed various types of consumer product portfolios, from the smallest individual telephone bill to multi million dollar real estate loans.
- Performed and managed collection activities on a wide variety of products to include real estate, consumer loans, telephone accounts, corporate accounts, foreclosures and repossessions.

- Established reserve accounts for current and delinquent mortgage loan portfolios.
- Developed operating monthly and annual budgets for REO properties ranging from \$1,000 to over \$1,000,000.
- Oversaw the liquidation of REO properties with the goal of minimizing operating costs and while maximizing recoveries.
- Have held key positions and been directly responsible for the oversight, origination and collection of all consumer loan products in organizations with portfolios ranging from \$40 to \$500+ million.
- Developed and implemented tailored policies and procedures that comprehensively detail Real Estate Lending, Collection, Servicing, Contracting, Appraising and Sales functions.
- Knowledgeable in computer and internet applications and possess the ability to work with a variety of real estate software programs.
- Managed the origination and underwriting of secondary market mortgages and their subsequent sales / servicing to investors.
- Maintained real estate broker and customer relationships for the ongoing process of granting of consumer and mortgage loans.
- Managed staff(s) (from 3 to 30 employees) for the private sector and the federal government that included hiring, evaluation, training, career pathing, discipline and termination.
- Responsible for maintaining and developing positive relationships and communications with management, staff, customers and the general public while working in the private and government sectors.
- Managed the federal government contracting process for the FDIC (request for proposal, request for quote, etc) to ensure government standards were accurately and fairly followed.

Employment:

LJ Appraisal Services, LLC

Owner / Appraiser

Douglas, MA

1995-Present

- Owner of LJ Appraisal Services, LLC for real estate appraising of residential real estate to include 1 family, condominium, land and 2-4 family properties in the states of CT, MA & RI.

Federal Deposit Insurance Corporation

Supervisory Contract and Real Estate Specialist

East Hartford, CT

1992-1998

- Duties consisted of managing a department of 25+ employees for the contracting of outside government services and the disposition of commercial and residential real estate throughout the United States.

Massachusetts Share Insurance Corporation

Real Estate Owned Portfolio Review

Westborough, MA

1993-1994

- Hired and supervised a team of contract employees for the purpose of reviewing and evaluating an REO portfolio for a potential sale.

Heritage Community Federal Credit Union

Vice President Loans

Lunenburg, MA

1989-1992

- Responsible for the management of all loan products and personnel of the credit union located in 5 branches, and was instrumental in the downsizing, reorganization and subsequent sale of the credit union.

Progressive Consumers Federal Credit Union

Assistant Vice President

Saugus, MA

1987-1989

- Responsible for managing a staff of approximately 20-30 employees in the mortgage loan servicing, collection and disposition departments.

Education:

JMB Real Estate Academy

Real Estate Appraiser Courses

Lowell, MA

Ongoing

Worcester State College

Bachelor of Science, Mathematics

Worcester, MA

1984

St. Mary's Central Catholic High School

College Study

Worcester, MA

1973

Community – Douglas, MA:

Finance Committee

2000-2001

School Building Committee

1998-2000

Baseball, Soccer and Basketball Coach

Present

School Committee, Chairperson

1997-2000

School Alternative Needs Committee

1996

References: Provided upon request.