

MEMORANDUM

Agenda Item No. 11(A)(10)

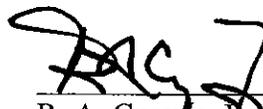
TO: Honorable Chairman Jean Monestime
and Members, Board of County Commissioners

DATE: June 2, 2015

FROM: R. A. Cuevas, Jr.
County Attorney

SUBJECT: Resolution appointing
Kareem T. Brantley as the
real estate development
voting member of the
Jackson Health System
General Obligation Bond
Citizens' Advisory Committee
for a term of three years
from the effective date
hereof

The accompanying resolution was prepared and placed on the agenda at the request of Prime Sponsor Commissioner Audrey M. Edmonson.



R. A. Cuevas, Jr.
County Attorney

RAC/Imp



MEMORANDUM

(Revised)

TO: Honorable Chairman Jean Monestime
and Members, Board of County Commissioners

DATE: June 2, 2015

FROM: 
R. A. Cuevas, Jr.
County Attorney

SUBJECT: Agenda Item No. 11(A)(10)

Please note any items checked.

- "3-Day Rule" for committees applicable if raised
- 6 weeks required between first reading and public hearing
- 4 weeks notification to municipal officials required prior to public hearing
- Decreases revenues or increases expenditures without balancing budget
- Budget required
- Statement of fiscal impact required
- Ordinance creating a new board requires detailed County Mayor's report for public hearing
- No committee review
- Applicable legislation requires more than a majority vote (i.e., 2/3's ____, 3/5's ____, unanimous ____) to approve
- Current information regarding funding source, index code and available balance, and available capacity (if debt is contemplated) required

Approved _____ Mayor
Veto _____
Override _____

Agenda Item No. 11(A)(10)
6-2-15

RESOLUTION NO. _____

RESOLUTION APPOINTING KAREEM T. BRANTLEY AS
THE REAL ESTATE DEVELOPMENT VOTING MEMBER OF
THE JACKSON HEALTH SYSTEM GENERAL OBLIGATION
BOND CITIZENS' ADVISORY COMMITTEE FOR A TERM
OF THREE YEARS FROM THE EFFECTIVE DATE HEREOF

WHEREAS, the Board of County Commissioners of Miami-Dade County, Florida ("Board") adopted Resolution No. R-590-13 (the "Authorizing Resolution") on July 2, 2013 in which the Board provided for the holding of a special election to authorize the issuance of general obligation bonds of Miami-Dade County, Florida secured by the full faith and credit of the County in an amount not to exceed \$830,000,000.00 (the "Question") to fund modernization, improvement and equipping of Jackson Health System facilities located throughout the County ("Jackson Health System Facilities Program"); and

WHEREAS, pursuant to the Authorizing Resolution, a special election was held on November 5, 2013 in which 65% of the electorate who voted on the Question approved the issuance of bonds; and

WHEREAS, on May 6, 2014, the Board adopted Ordinance No. 14-44 (the "Ordinance") pursuant to which the Board established the Jackson Health System General Obligation Bond Citizens' Advisory Committee ("Advisory Committee") for the purpose of advising the Board, the Public Health Trust and the County Mayor regarding the Jackson Health System Facilities Program; and

WHEREAS, the Ordinance sets forth therein that the Advisory Committee shall be composed of nine voting members, five of whom shall be appointed by resolution of the Board from persons nominated by the Public Health Trust Nominating Council ("Nominating Council")

in the professional categories of Florida certified public accountant, emergency medical services, professional engineer, professional architect and real estate development; and

WHEREAS, on October 21, 2014, the Board adopted Resolution No. R-943-14, pursuant to which the Board appointed three voting members of the Advisory Committee for the professional categories of Florida certified public accountant, emergency medical services and professional engineer; and

WHEREAS, the Ordinance provides that the Board shall appoint one member to the Advisory Committee who has experience in real estate development and there currently exists a vacancy on the Advisory Committee in that professional category; and

WHEREAS, the Nominating Council is required by the Ordinance to submit to the Board a list of nominees containing a total number of names which is equal to one nominee for each Board appointed vacancy plus, in the discretion of the Nominating Council, up to two additional nominees, from which the Board shall make its appointments to the Advisory Committee; and

WHEREAS, as reflected in the attached memorandum from the Chairman of the Nominating Council, the Nominating Council recommends and submits the name of Kareem T. Brantley for appointment by the Board as the real estate development member of the Advisory Committee,

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that:

Section 1. The foregoing recitals are incorporated in this resolution and are approved.

Section 2. This Board hereby appoints Kareem T. Brantley as a voting member of the Advisory Committee for the real estate development category. Kareem T. Brantley shall serve a term of three years commencing on the effective date of this resolution.

The Prime Sponsor of the foregoing resolution is Commissioner Audrey M. Edmonson. It was offered by Commissioner _____, who moved its adoption. The motion was seconded by Commissioner _____ and upon being put to a vote, the vote was as follows:

Jean Monestime, Chairman	
Esteban L. Bovo, Jr., Vice Chairman	
Bruno A. Barreiro	Daniella Levine Cava
Jose "Pepe" Diaz	Audrey M. Edmonson
Sally A. Heyman	Barbara J. Jordan
Dennis C. Moss	Rebeca Sosa
Sen. Javier D. Souto	Xavier L. Suarez
Juan C. Zapata	

The Chairperson thereupon declared the resolution duly passed and adopted this 2nd day of June, 2015. This resolution shall become effective upon the earlier of (1) 10 days after the date of its adoption unless vetoed by the County Mayor, and if vetoed, shall become effective only upon an override by this Board, or (2) approval by the County Mayor of this Resolution and the filing of this approval with the Clerk of the Board.

MIAMI-DADE COUNTY, FLORIDA
BY ITS BOARD OF
COUNTY COMMISSIONERS

HARVEY RUVIN, CLERK

By: _____
Deputy Clerk

Approved by County Attorney as _____
to form and legal sufficiency.

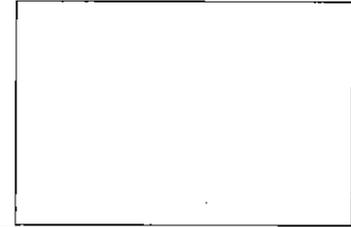
Eugene Shy, Jr.
Christopher C. Kokoruda

Memorandum



Date: April 30, 2015

To: Honorable Chairman Jean Monestime
and Members, Board of County Commissioners



From: Darryl K. Sharpton 
Chairman
Public Health Trust Nominating Council

Subject: Appointment of Kareem T. Brantley to Jackson Health System General
Obligation Bond Citizens' Advisory Committee

Recommendation

It is recommended that the Board of County Commissioners (Board) appoint Kareem T. Brantley as the real estate development voting member of the Jackson Health System General Obligation Bond Citizens' Advisory Committee (Advisory Committee). Mr. Brantley's term will be three (3) years beginning upon the effective date of this item.

Scope

The Public Health Trust Nominating Council (Nominating Council) consists of Chairman Darryl K. Sharpton, Chairman of the Nominating Council and PHT, Vice-Chairman of Nominating Council and PHT Joe Arriola, Commissioner Audrey M. Edmonson, Miami-Dade Legislative Delegation Chairman Representative Senator Gwen Margolis, South Florida AFL/CIO President Andy Madtes, PHT member Mojdeh L. Khaghan, PHT member Marcos J. Lapciuc, Mario J. Artecona, and PHT member Irene Lipof. The Nominating Council is charged with the responsibility to recommend to the Board a list of nominees for membership on the Advisory Committee as set forth in Ordinance No. 14-44 (the "Ordinance") which establishes the Advisory Committee.

The Ordinance provides that the Advisory Committee shall be composed of nine (9) voting members, five (5) of whom shall be appointed by resolution of the Board from a list of nominees submitted by the Nominating Council. The Nominating Council has the discretion to recommend between one (1) to three (3) names for each of the professional categories of Advisory Committee membership to be appointed by the Board. Those professional categories are: (i) Florida certified public accountant, (ii) emergency medical services, (iii) professional engineer, (iv) professional architect and (v) real estate development.

Pursuant to Resolution No. R-943-14, the Board has previously appointed Sigfredo Delgado (emergency medical services), Jose Luis Gomez (professional engineer), and Geraldine Lazarre (Florida certified public accountant). The scope of this item is the Board's appointment of a real estate development member to the Advisory Committee.

Fiscal Impact/Funding Source

This action has no fiscal impact to the County as an Advisory Committee member serves without compensation.

Track Record/Monitor

The Nominating Council received and reviewed Kareem T. Brantley's application for the real estate development category and a second application from an applicant seeking to be considered for the real estate development category.¹ At this time, the Nominating Council is submitting and recommending to the Board only the appointment of Kareem T. Brantley for appointment to the Advisory Committee as its real estate development member.

Background

~~In accordance with the procedures of the Nominating Council, advertisements for the Advisory Committee appeared on multiple occasions in the Miami Herald, El Nuevo Herald, the Miami Times, Diario de Las Americas, Haiti en Marche, the Miami-Dade County website and other community newspapers beginning on April 6, 2014 through April 20, 2014 and again on June 11, 2014 through June 25, 2014. In addition, the Nominating Council directed staff to make an outreach effort to applicable industry groups to broaden its applicant pool.~~

Based upon the Nominating Council's recommendations in October, 2014, the Board adopted Resolution No. R-943-14, appointing Sigfredo Delgado (emergency medical services), Jose Luis Gomez (professional engineer), and Geraldine Lazarre (Florida certified public accountant).

Additionally, based upon the Nominating Council's recommendation in March 2015, Resolution No. R-746-15, nominating Ronald Frazier as the professional architect member of the Advisory Committee is scheduled to be considered by the Board at its May 5, 2015 meeting.

On April 9, 2015, the Nominating Council met to review two (2) applications that were submitted by applicants for consideration by the council. At its April 23, 2015, meeting the Nominating Council voted to recommend and submit to the Board the name of Kareem T. Brantley for appointment as the real estate development member of the Advisory Committee.

Per Resolution No. R-636-14, the Commission Auditor will complete background research on the nominee. The Commission Auditor's report detailing the findings of said research will be a supplement to this item. Thus, the Nominating Council's recommendation herein is subject to the findings, if any, that will be set forth in the Commission Auditor's report.

Attachment:
Finalist Application

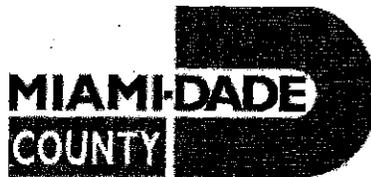
¹ The second applicant subsequently withdrew from consideration.

**2014 APPLICATION FOR NOMINATION TO SERVE ON THE JACKSON HEALTH
SYSTEM GENERAL OBLIGATION BOND CITIZENS' ADVISORY COMMITTEE OF
MIAMI-DADE COUNTY**

Completed applications and resumes can be mailed or hand delivered to the address below **by September 2, 2014 at 4:00 p.m.** Emails or facsimiles of the application and resume will be accepted and can be sent to clerkbcc@miamidade.gov or faxed to 305-375-2484. It is the responsibility of the applicant to ensure electronic receipt of the application and resume by calling the Clerk of the Board at 305-375-1652.

**Clerk of the Board of County Commissioners
ATTENTION: Christopher Agrippa, Director, Clerk of the Board
111 NW 1st Street, Suite 17-202
Miami, Florida 33128
(305)375-1652**

**ATTENTION APPLICANTS: BACKGROUND CHECKS WILL BE PERFORMED ON
ALL APPLICANTS SELECTED FOR AN INTERVIEW. IF SELECTED, ADVISORY
COMMITTEE MEMBERS WILL BE REQUIRED TO SUBMIT FINANCIAL
DISCLOSURE FORMS.**



**Candidate for Nomination to Serve on the Jackson Health System General
Obligation Bond Citizens' Advisory Committee of Miami-Dade County**

EACH MEMBER OF THE ADVISORY COMMITTEE SHALL (I) BE A UNITED STATES CITIZEN, A PERMANENT RESIDENT AND DULY QUALIFIED ELECTOR OF MIAMI-DADE COUNTY, (II) HAVE AN OUTSTANDING REPUTATION FOR CIVIC PRIDE, INTEGRITY, RESPONSIBILITY AND COMMUNITY SERVICE, (III) COMPLY WITH THE REQUIREMENTS OF CHAPTER 2-11-38 OF THE CODE OF MIAMI-DADE COUNTY; AND (IV) HAVE NO FINANCIAL INTEREST, DIRECT OR INDIRECT, IN ANY OF THE CAPITAL PROJECTS THAT ARE TO BE FUNDED BY THE BOND PROGRAM AS DETERMINED BY THE MIAMI-DADE COUNTY COMMISSION ON ETHICS AND PUBLIC TRUST (THE "COMMISSION ON ETHICS").

THE FOLLOWING PERSONS SHALL NOT SERVE AS MEMBERS OF THE ADVISORY COMMITTEE; EXCEPT AS PERMITTED BY SECTION 2-2131(A)(5), ELECTED OFFICIALS, OR PERSONS WHOSE LIVELIHOOD OR THEIR IMMEDIATE FAMILY MEMBER'S LIVELIHOOD DEPENDS ON THE AREA ADMINISTERED OR DEALT WITH BY THE ADVISORY COMMITTEE AS DETERMINED BY THE COMMISSION ON ETHICS. IMMEDIATE FAMILY MEANS AND SHALL HAVE THE DEFINITION SET FORTH IN THE MIAMI-DADE COUNTY CONFLICT OF INTEREST AND CODE OF ETHICS ORDINANCE, SECTION 2-11.1 OF THE CODE OF MIAMI-DADE COUNTY, FLORIDA. BEFORE TAKING ANY OFFICIAL ACTION, EACH VOTING MEMBER SHALL TAKE THE PRESCRIBED OATH OF OFFICE.

Biographical Profile

Name: Brantley Kareem Tirrell
Last First Middle

Employer: Bravis Investment Group, LLC

Title/Occupation: Managing Member/Investments

Business Type: Real estate development and marketable securities

Business Address: 11 Island Ave #1008, Miami Beach, FL 33139

Business Telephone: 954-347-4675 Fax: 866-737-9430

Email Address: kareem@bravisadvisors.com

Home Address: 11 Island Ave #1008, Miami Beach, FL 33139

Home Telephone: 954-347-4675

Date of Birth: 10/21/1977 Length of Residence in Miami-Dade County: 27 years

PLEASE CHECK APPROPRIATE INFORMATION LISTED BELOW (Optional)

Male

White Non-Hispanic

American Indian or
Alaskan Native

Female

Black Non-Hispanic

Haitian American

Hispanic

Asian or Pacific
Islander

EDUCATION:

School/City/Major/Degree:

Florida International University Miami Masters in Finance

University of Florida Gainesville Bachelors of Science Electrical Engineering

Miami Coral Park Senior High School Miami Diploma

Previous Employment and Professional Background:

Business Name	Position	Years
Bravis Investment Group	Managing Member	9
RS Davis Financial Group	Director Mortgage Operations	2
Money Concepts	Equity Analyst Registered Rep	5

Advisory Committee Members shall have an outstanding reputation for professional ability with substantial professional accomplishment and shall hold a senior or prominent position in his/her field. Please check all that applies to you and elaborate in the space provided below:

- I am a professional engineer; _____
- I am a Florida certified public accountant; _____
- I have experience in real estate development; _____ ✓
- I have experience in the emergency medical services field; _____
- I am a professional architect. _____

I currently own real estate and I particularly specialize in multifamily residential development. My experience

includes the debt underwriting process, financial ratio analysis, leverage strategy and analysis, as well as

financial modeling and scenario modeling. Additionally I have worked as an equity analyst evaluating the

value and historical performance of publicly traded companies.

NOTE: THE COUNTY COMMISSION WILL ALSO HAVE THE DISCRETION OF RATIFYING THE APPOINTMENTS OF THE REMAINING FOUR (4) ADVISORY COMMITTEE MEMBERS WHICH WILL BE COMPOSED OF THE FOLLOWING: ONE MEMBER WITH EXPERIENCE IN FINANCE WHICH IS DESIGNATED BY THE PRESIDENT OF THE MIAMI-DADE COUNTY LEAGUE OF CITIES, ONE MEMBER WITH MANAGERIAL EXPERIENCE DESIGNATED BY THE COUNTY MAYOR, ONE MEMBER WHICH IS A FLORIDA BAR ADMITTED ATTORNEY DESIGNATED BY THE CHAIRPERSON OF THE MIAMI-DADE DELEGATION, AND ONE MEMBER WITH EXPERIENCE IN THE MEDICAL OR HEALTH CARE FIELD DESIGNATED BY THE JACKSON HEALTH SYSTEM LABOR UNIONS.

EXPERIENCE AND/OR QUALIFICATIONS:

Describe how your past experience and/or qualifications would benefit the JHS GOB CITIZENS' ADVISORY COMMITTEE:

My experience includes the areas of finance and strategic capital allocation. I have worked specifically with direct debt and corporate debt scenarios in evaluation of leverage optimization. I have knowledge of balance sheet accounting and GAAP. My knowledge includes real estate related investment evaluation and business valuation. I believe my finance background and knowledge of real estate can be of beneficial service.

ORGANIZATIONS AND ACTIVITIES:

List community, civic, professional and other organizations of which you are a member:

Organization	Position Held
<u>Miami Foundation</u>	<u>Fellow</u>
<u>CFA Society of Miami</u>	<u>Member</u>
<u>Kappa Leadership Institute</u>	<u>Chair</u>

List any Public Office held (Elected or Appointed):

Office	Date
<u>None</u>	<u></u>
<u></u>	<u></u>

Affiliations with hospitals, nursing homes or other health related institutions:

No direct affiliation.

Activities reflecting community interest:

Historic Overtown Public Health Initiative (wellness), Girl Power (CBO), Miami Childrens Initiative (CBO).

List all potential conflicts of interest, including potential conflicts arising from your relationships or the relationships of any of your family members in the healthcare industry:

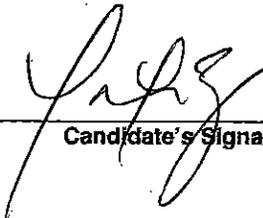
My mother is a current employee of the Jackson Health System at Jackson North Medical Center.

References - Persons acquainted with candidate's activities/experience:

Name	Title	Telephone
<u>Jason A. Clemens</u>	<u>CFO Mednax - Anesthesiology Division</u>	<u>305-495-0624</u>
<u>Elaine Black</u>	<u>CEO Liberty City Trust</u>	<u>305-635-2301</u>
<u>Richard S. Davis Jr</u>	<u>President RS Davis Financial</u>	<u>954-270-0834</u>

I, (candidate's name) Kareem T. Brantley,
 Citizen of the United States, a duly qualified elector of Miami-Dade County, and not affiliated with the Public Health Trust of Miami-Dade County or its subordinate agencies or institutions, would, if appointed, be willing and able to discharge the responsibilities and functions of an Advisory Committee Member. I declare that, if selected while currently serving on another official County board, I will resign from my other County responsibilities.

October 29, 2014
Date


Candidate's Signature

Nominated by (if not self):

Dr. Minca Davis-Brantley 954-445-9244
Name Telephone

Miami Florida 33142
City State Zip Code

KAREEM T. BRANTLEY, CFA
11 Island Avenue #1008, Miami Beach, FL 33139
(954) 347-4675
kareemb@bellsouth.net

Finance and business strategy leader with experience in operations and strategic capital allocation for small to medium sized businesses. Highly motivated with strong fundamental and quantitative skill to generate results/solutions. CFA charterholder. Completed MSF in addition to BSEE. Expertise includes:

Cross Functional Team Leadership	Project Implementation Ability	Forecasting & Modeling
Profitability & Segment Analysis	Organizational Change Agent	Financial Reporting
Strategy Creation & Design	Technical Comprehension	Effective Negotiator

PROFESSIONAL EXPERIENCE

Bravis Investment Group, LLC, Miami, FL

Founder, Managing Member 2005-present

- Developer of low rise residential multifamily apartment projects in Miami Dade County using public private partnership opportunities provided by local and State governmental entities; Establishment and implementation of mandatory developer requirements such as Section 3 requirements, Davis Bacon performance bonding.
- Negotiated with stakeholders, City/County officials and community activist to support development of wholly owned and JV community partners to align all interests in favor of project creation.
- Created and developed RFP response to affordable housing requests from local governmental entities resulting in project award and ensuing development.
- Created and developed a PPM for raise of \$3MM in private capital for acquisition and development of multifamily housing projects.
- Developer of spec single family residential homes in Miami Dade County using CTP financing.
- Collaborated with bank lenders and private alternative financing sources to obtain project financing, including project narrative, source and use, waterfall projections and credit enhancement strategies.
- Management of field construction budgets and subcontractor line items to reduce project cost variability/overages, including change orders and scope of work changes.
- Supervised real estate development projects, with heavy emphasis on distressed property prospects offering high yield and increased market value post redevelopment.
- Reviewed, evaluated and modified plans and prospective design work to achieve desired improvements.
- Conducted stress test analysis for valuation changes due to variability in income assumptions or significant change in assumed asset valuation; resulted in increased defensive preparation for various changes in assumptions.
- Created cash flow analysis models using excel to extract reasonable acquisition price relative to expected disposition price. These models were further used to create scenario analysis that took into account operational profit versus projected investor return in consideration of capital costs and construction speed.
- Advised clients on impact of costs of capital, due diligence, investment strategy per property and disposition; experienced in complete asset cycle turnover.
- Own and manage several multifamily units within South Florida.

Miami Wheelz, Inc, Dania Beach, FL

(Consultant) 2006-present

- Successfully oversaw the start-up and development of this retail/wholesale company from \$0 to \$1.5M.
- Free cash flow increased significantly per quarter, while maintaining no debt.
- Developed on-going future business plans and obtained credit lines for inventory financing.
- Changed operations model to just in time order flow to avoid inventory build, heavy cash usage and improve on hand cash metrics for external credit enhancement.

FINRA Expert Witness

Consultant 2013-present

- Advised and elaborated on FINRA rules and regulations in customer claims against brokerages; specializing in industry practices, compliance and typical supervisory policies and procedures. Assisted in valuation of award claim for claimant based on statement of claim.

Money Concepts Capital Corp & Bravis Advisors, LLC, Hollywood, FL

Equity Analyst/IAR, 2004-2009

Broker Dealer/Investment Advisor

- Created research and fundamental analysis decision process of companies, sectors and countries, including bottom up (micro) and top down analysis (macro) of specific companies and countries to discover investment opportunities.
- Analyzed individual company reported data to derive metrics such as standard deviation, Sharpe, BV, cash flow cycles to determine interest coverage ratios to determine appropriate candidates for equity and credit investment.
- Built internal relative valuation methods using dividend discount models and free cash flow models to identify intrinsic values for comparison to pricing of individual equity securities and fixed income securities to be included in client portfolios.
- Utilize and evaluate economic and statistical data as part of the investment decision-making process involving equity securities, credit securities, private investments and other investment products to create short-term tactical asset allocations.
- Independently worked with client assets as team leader and had full discretion of client assets for investment and allocation decisions.
- Provide structured financial plans and policy statements for both individuals and businesses based on stated goals, objectives and current financial status.
- Performed and created financial planning seminars for corporate, state and county government employees, focusing on 457 plans, Florida Retirement System, 403(b) and 401k plan type transfers to increase AUM.

RS Davis Financial Group, Pembroke Pines, FL

Director of Mortgage Operations, 2004-2006

Licensed Mortgage Correspondent Lender

- Focus on large to medium residential mortgage transactions, utilizing both standard and non-traditional tools to underwrite mortgage loans.
- Developed mortgage loan commitment process to analyze borrower credibility before underwriting, incorporating DTI, FICO and employment measures for lending lines of credit. The process allowed for increased loan conversion from start of underwriting and increased AAA-borrower volume.
- Developed projection models to forecast interest income to monitor cash flow assumptions to real time results. Models allowed for quick identification of variability in pre-transaction assumptions.
- Developed full strategic plan for asset management of post loan commitments for owner and non-owner occupied single family and multifamily residences in South Florida.
- Created private lending scenario analysis models based on appraisal data to stress test portfolio valuation changes against changes in cost of capital, acquisition time and future business growth.
- Negotiated both debt settlements and property surrender agreements alongside attorney; resulted in fewer BATNA scenario outcomes, curtailing large losses, and best outcomes for company/investors.

NextEra Energy, formerly known as FPL Group, Miami, FL

Customer Project Manager, 2000-2004

- Focus on external customer project coordination, internal project management and continuous customer external and internal stakeholder synchronization for seamless time driven project completion.
- Supervise and managed union construction resources to provide construction of all aerial and underground distribution facility installations to provide electric service to new and existing customer projects.
- Design overhead and underground distribution networks using power distribution standards using AutoCAD. Process included plan reading, kWd load demand calculation, voltage interpretation and sequential installation planning; installations on 23kV, 13kV and 4kV networks.
- Responsible for design and oversight of key distribution installations including large vault configurations, duct bank and manhole systems, throw over feeder design and overhead distribution systems; projects range from multi-unit residential condominiums to large commercial developments.

Miami Dade College, Miami, FL

Adjunct Faculty Instructor, 2006-Present

- Teach and instruct physical courses in Personal Finance, Institutional Finance and Financial Institutions within School of Business.

15

- Constructed supplementary excel spreadsheets based on Simon Benninga financial modeling as supplement to college required text books to enhance student retention and understanding.

EDUCATION

- **Florida International University**, Miami, FL
MSF, Finance
- **University of Florida**, Gainesville, FL
BS, Electrical Engineering

PROFESSIONAL LICENSES, CIVIC & OTHER

Licensed Realtor (Sales Associate), Florida Life, Health & Variable Annuity Broker, NASD Series 7 (Stock Broker), Series 66 (IAR), CFA Institute Miami Chapter (formerly known as Association for Investment Management and Research), Adjunct Faculty Member to Miami Dade College.

COMMUNITY CONTRIBUTIONS

Florida Blue Key, Historic Overtown Public Health Initiative (Florida Department of Agriculture), Chair, Kappa Leadership Institute (Kappa Alpha Psi Fraternity), Miami Foundation Fellow (Class VIII).