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<u>I. Profession</u>	<u>Accrediting Agency or Jurisdiction</u>	<u>Date of Admission</u>
Attorney	New York State Court of Appeals	9 February 1976
Attorney	U.S. District Court for the S.D.N.Y.	29 November 1977
Attorney	U.S. District Court for the E.D.N.Y.	29 November 1977
Attorney	New Jersey State Supreme Court	16 December 1998
Attorney	U.S. District Court for New Jersey	16 December 1998
Mediator	U.S. Bankruptcy Court for the S.D.N.Y.	12 November 1997
Mediator	U.S. Bankruptcy Court for the D. of N.J.	18 December 1998
Mediator	U.S. Bankruptcy Court for the E.D.N.Y.	25 February 1999
Mediator	New Jersey State Supreme Court	October 1999
<u>II. Professional Organization</u>	<u>Date of Admission</u>	<u>Active/Inactive</u>
American Bankruptcy Institute	1989	Active
American Bar Association	1999	Active
New Jersey State Bar Association	1999	Active

III. General professional experience:

Master in Business Administration, Columbia University Graduate School of Business, 1977
Juris Doctor, St. John's University School of Law, 1975
Bachelor of Arts, Fordham University, 1972

Since leaving NatWest Bank / Fleet Bank I have consulted to a private company and enabled it to reach a Standstill Agreement with its secured lenders and supplier while successfully positioning the business for sale. Was successful in selling the business, negotiating a reduction in the loan and a large forgiveness of the guaranty exposure of the principals.

Have also consulted to financial institutions and assisted them in developing and implementing courses of action for dealing with their financially troubled customers.

Have also consulted with financial institutions and assisted them in revising their loan documentation and have presented training sessions to other institutions on their documentation and credit policies.

During my 20 years with NatWest Bank I served as the Special Loans Division / Managed Assets Division's in-house counsel in addition to my other duties described below. In that role I was the first source legal adviser to the Division for both legal advice and to assist in determining legal strategies. I was also a resource to both the Bank's Legal Division and other worldwide members of the NatWest Group on bankruptcy / loan workout matters, procedures and courses of action.

Served on many Official Committees of Creditors such as Barney's, Ben Cooper, Financial Corporation of America, Wickes Cos. And Federal Leasing Consultants; was the Representative when the Bank was a secured creditor and did not serve on the Creditors Committee and also served on Bank Group Steering Committee's such as Chrysler Corp and Itel Corp.

Due to my involvement with loans to Native American Tribes and Nations, I was consulted both on the credit and legal sides of a loan proposal involving a Native American Tribe or Nation.

IV. General pertinent experience:

Strong believer that the key to resolving a dispute is to help the parties arrive at a position where all sides feel that they have gained something.

Twenty years of experience in successfully resolving commercial disputes as senior workout executive, team leader and department head of the Special Loans Division / Managed Assets Division of NatWest Bank, now Fleet Bank, NA

My focus during this time in dealing with troubled customers was on problem solving and not litigation. Many situations involved resolving and assisting to negotiate the competing interests

of various lenders as well as that of the customer.

My approach is help parties identify what is the genuine dispute, understand what will resolve their dispute and help the parties identify explore reasonable solutions with a goal of assisting and guiding the parties to reach a lasting, practical, acceptable solution.

I encourage the parties to arrive at creative solutions that may not be available within the parameters of the litigation process.

V. Mediation training:

November 1997 – U.S. Bankruptcy Court for the Southern District of New York, Mediator Skills Training Program conducted by the National Association of Securities Dealers Regulation at the U.S. Bankruptcy Court

Participated and led management training programs and workshops at NatWest Bank that dealt with negotiation skills, conflict resolution, employee assistance techniques and team building exercises.

While in the U.S. Army served as Personnel Psychology Specialist. Duties included personally interviewing certain inductees / enlistees to determine their acceptability for military service.

VI. Pertinent bankruptcy training:

Attended Bankruptcy and Securities Law courses at the New York University Graduate School of Law's LLM program

Attended numerous seminar programs given by the Practising Law Institute dealing with Bankruptcy, Insolvency Issues, Creditors Rights and Secured Transactions.

Hands on experience over 20 years experience in successfully resolving commercial disputes as senior workout executive, team leader and department head of the Special Loans Division / Managed Assets Division of NatWest Bank, now Fleet Bank, NA where I responsible for the larger, more complex situations and those matters which if not handled properly would have led to institutional risk for the institution.

VII. General pertinent business or legal experience :

In addition to the experience described above while at NatWest Bank as manager, I had a staff of 10 professionals and was held fully accountable for achieving the budgetary goals that I helped to set. I was held accountable for meeting expense reduction targets and in most cases achieved them while exceeding budgetary goals and expectations.

I have both broad and in-depth experience in Commercial Transactions, Banking Matters, Leasing, Media, Health Care, Project Finance, Real Estate as well as Secured Transactions and Insolvency matters, procedures and resolution in general.