

# MELISSA L. WILLIAMS

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303.999.9999

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## ASSET MANAGER - COMMERCIAL REAL ESTATE

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### Ensuring development project viability and profit potential through extensive due diligence

Analytical, tenacious due diligence professional with outstanding quality record and proven ability to back high-profile, multimillion-dollar projects with thorough research. Excel in reviewing portfolios, establishing rapport with key industry players, and exceeding regulatory requirements. Career includes background in asset evaluation/disposal, REO property analysis, and commercial real estate loan management.

#### *Core Competencies:*

**Asset Summaries ~ Appraisal Review ~ Financial Statements ~ Bid Strategies ~ Loan Portfolio Analysis  
Title Review ~ Tenant Conversion ~ Pro Forma Projections ~ Turnaround Management ~ Negotiations**

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### PROFESSIONAL ENDORSEMENTS

*"I have known Melissa for over 20 years, and worked with her on a variety of real estate projects... I developed a high level of respect for her character, work ethic, and skill set. Her strengths (in) execution, communication, and initiative (made her) a valued member of our team and clearly instrumental in our success."*

**Bert Smithson, Colleague at Western Resources & ABC Equities Corporation**

*"It is with a great deal of confidence that I provide this reference... Melissa's presence was vital to grow my business. She is hard working, reliable, and trustworthy... and has a take charge attitude. I would rehire her in a nanosecond."*

**Terrance Wilson, Supervisor**

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### RELEVANT CAREER HIGHLIGHTS

- Delivered **strategic planning and due diligence for Iliff Tower 42-story project** representing largest single-phased condominium conversion west of the Mississippi and netting \$40MM, handling condo mapping, debt negotiations, appraisals, and contract administration policy/procedure formulation.
- **Produced bid strategies** with review of title work, legal documents, surveys, financial statements, appraisals, and environmental reviews for **portfolios of \$500K-\$1B**; summarized assets after careful examination of potential negative impacts, abatement, and other concerns.
- Closed 120 units within with 60 days of conversion announcement, **securing FHA, FNMA, and FHLMC compliance/concessions and buyer financing**. Doubled typical renter-to-owner conversion rate.
- Handled commercial real estate transactions, including **\$80MM loan for 110 different NYC properties**.
- **Issued underwriting and restructuring recommendations** through analysis of operating statements, rent rolls, financial statements, and pro forma projections for commercial real estate lending divisions.

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### PROFESSIONAL HISTORY

**Terrance Wilson - Medical Billing, Castlewood, New Jersey, 2003 - 2007**

#### **Billing and Coding Assistant**

Grew responsibilities to \$1MM+ in billing as self-taught insurance and billing support resource to two physicians; handled all insurance, documentation, collections, and other processing requirements.

- Managed due diligence to meet all Medicare/Medicaid and private insurance terms.
- Coordinated partnership dissolution, with changes to transfer insurance and other components.
- Achieved high payment rate with accurate and prompt follow-up on claims.

**Bellevue Elementary School / Campus Middle School, Castlewood, New Jersey, 2000 - Present**

#### **Volunteer**

Participated in fundraising, special projects, PTO, classroom coordination, and other duties.

303.999.9999

Western Resources, Inc., Trenton, New Jersey, 1992-1997

**Partner / Vice President, 1993 - 1997 / Consultant, 1992 - 1993**

Joined partnership with central role in due diligence for large condominium conversion project, plus analysis of loan portfolios and REO properties. Managed Director of Construction/Renovation, Director of Contract Administration, Conversion Accountant, and two administrative support assistants. Served as consultant tasked with loan/REO property analysis and related documentation verification.

- Instrumental in securing end financing, working in tandem with partners to finalize structural integrity after resolving deferred maintenance prior to proposals and pricing.
- Ensured broker capability to market large-scale projects, managing broker selection process with creation of RFP, submission, proposal review, and stringent interview process.
- Uncovered key portfolio facts through relationship-building with appraisers, commercial property managers, and leasing managers; established rapport and probed to ascertain overall market conditions, comparable building values, and current trends.
- Confidently submitted proposals for construction contractors, engineers, and bridge financing sources after extensive RFP process to verify credentials and capabilities.
- Evaluated extensive documentation for sealed bid auction disposition by the RTC and FDIC, using reporting on assets plus tactics to market analysis.

Coopers & Lybrand, Trenton, New Jersey, 1991-1992

**Asset Manager**

Delivered extensive due diligence and strategies for non-performing loan restructuring affecting numerous properties within \$150MM portfolio.

- Developed and presented well-researched strategies for disposition of REO properties located throughout the U.S. within total \$50MM portfolio.
- Backed analysis of non-performing commercial real estate loans and REO properties with strong due diligence, in order to facilitate eventual decisions on pending restructures and foreclosures.
- Prepared and administered workout negotiations, loan modifications, and potential foreclosures.

*Previous Experience:*

ABC Equities Corporation, Springfield, New Jersey & San Diego, California

**Vice President of Underwriting** - (Managed \$200M commercial real estate loan portfolio; served on due diligence team completing complex equity and multi-family, commercial, industrial and land development transactions)

Far West Mortgage Company of New Jersey, Mainstown, New Jersey

**Assistant Vice President** - (Oversaw servicing for \$850M in construction/permanent loans plus lines of credit)

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E D U C A T I O N

**Bachelor of Science in Business Administration Studies**

University of Minnesota, Minneapolis, Minnesota

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P R O F E S S I O N A L   A F F I L I A T I O N S

**New Jersey Women in Real Estate**