

**GERALD W. GREEN, CPA**  
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**EXPERIENCE:**

**SUNCAL COMPANY (MOSAIC HOMES) August 2007 to February 2008**

*Chief Financial Officer*

Mosaic Homes was a start-up homebuilding company which SunCal Company set-up to begin building in their large master planned communities throughout California. Due to the difficulty in the credit markets Wall Street funding for the homebuilding company was not completed.

**ELITE COMMUNITIES – June 2005 to August 2007**

*Chief Financial Officer*

Residential homebuilder and land developer in Phoenix, AZ. The company started operations in 2003 and in 2006 closed 500 homes. Responsible for finance, accounting, financial reporting and analysis, budgeting, long range business planning, systems and internal controls. Established monthly financial reporting, revenue and profit analysis, annual budgeting, three year business planning and initiated company wide scheduling process that helped to reduce construction build times from 7 months to 4.5 months. Lead the development of gross profit report for backlog and closed homes. Responsible for land acquisition due diligence and analysis. Responsible for all A&D and construction financing for the company. Closed two borrowing base facilities, reducing company financing costs and increasing flexibility of the debt financing for the company. Established cash flow forecasting process that improved the company's liquidity. Successfully reduced General Liability Insurance costs by 25 percent with the latest renewal, while increasing the quality of the insurance carrier.

**BROWN FAMILY COMMUNITIES – January 2003 to June 2005**

*Chief Financial Officer*

A residential homebuilder and land developer in Phoenix, AZ. In 2004 the company closed 1,000 homes producing \$220 million in revenue. In the first year, restructured \$100 million of bank financing, leading to increased liquidity of \$10 million. Responsible for finance, accounting, financial reporting, budgeting and annual three-year strategic business plan. Performed land acquisition due diligence and analysis for all land opportunities. Established revenue and profit analysis, departmental budgets and improved financial reporting and analysis that increased company profitability in first year by \$3 million. Established monthly cash flow reporting and gross profit reporting for homebuilding operations. Gross profit margins increased from average of 17 percent in 2003 to 25 percent in 2004. 2004 revenue and profitability increased 50 and 100 percent, respectively. Contributed to a 10 point improvement in design center option gross margins. Participated in selection of Mark Systems, a fully integrated homebuilding software system. Lead implementation of Mark Systems homebuilding system.

**SUNRISE COLONY COMPANY - October 1996 to January 2003**

*Chief Financial Officer*

A land and golf course developer and homebuilder of country club and Active Adult communities with four divisions in the Western United States. 2001 revenues were \$360 million from 920 single-family homes. Responsible for all finance, accounting, internal controls, processes and procedures for all divisions and corporate. Directed yearly budgeting, financial reporting, revenue and profit analysis and three-year strategic business plan. Reviewed and analyzed land acquisition opportunities. Worked closely with Division Presidents in yearly budgeting, revenue and profit performance and analysis and cash flow management. Developed gross profit reporting which contributed to improved overall company profit margins by 3 to 5 percent. Directed the development of a Design Center program that contributed to a ten percentage point improvement in buyer option gross margins. Responsible for arranging \$400 million of project financing. Responsible for communication with Joint Venture Partner of financial and operational matters. Handled all banking relationships. Selected new financial homebuilding software system that improved job cost reporting and cost controls.

**RICHMOND AMERICAN – July 1992 – September 1996**

*Vice President Finance*

Responsible for division accounting, corporate revenue and profit analysis and financial reporting for residential homebuilding and land development for three divisions. Additional responsibilities included analysis of all land acquisition opportunities, divisional cash flow management, and developed new product line for entry-level market segment, competitive product positioning and product pricing decisions. Directed competitive analysis, quarterly forecasts, budgeting and five-year strategic business plan.

- Developed pricing procedure for the divisions that used competitive pricing graphs and competitive feature comparison to better position the divisions with competitive pricing and maximize gross profits. Contributed to the growth of the Phoenix division from 80 to 600 closings and break-even to over \$3 million in division profits in two years.

- Incorporated above information into the Land Department to help identify and strategically position the division into land parcels that would enable the Phoenix division to competitively position its product in a submarket. Land acquisition responsibilities included helping identify land sites, negotiating business points and supporting legal staff in contract preparation, completing and directing due diligence requirements during feasibility period and closing land transactions for the division. Prepared the economic, marketing and project feasibility analysis for all land acquisition deals and submitted financial package to parent corporation for executive committee approval.
- Initiated and directed new product development for entry level market. Directed product planning and development of five plans which included product size, features, floor plan design and low cost to build. Completed competitive market study of the entry-level market for corporate management.

**AMREP CORPORATION – May 1986 to June 1992***Controller/Treasurer*

Builder 100 residential, commercial, land and golf course development company with annual sales of 800 units and \$125 million in revenue. Managed financial accounting and treasury functions. Responsibilities included land development and construction accounting, budgeting, quarterly forecasts, financial reporting, long range planning and revenue and profit analysis. Treasury responsibilities included mortgage banking relationships, financing and cash flow forecasting.

- Directed buyer demographics and housing market study, identifying move-up housing and finished lot markets, generating first year revenues of \$2 million.
- Directed task force team that identified and recommended construction and development expense reductions, resulting in annual savings of \$500,000.

**ATLANTIC RICHFIELD CORPORATION – February 1976 to April 1986***Senior Planning Director*

Managed strategic planning and directed preparation of annual five-year business plan for multi-plant manufacturing division with annual sales of \$300 million. Performed financial planning and cost analysis, monitoring product and division profitability. Directed special project analysis for senior management.

- Directed operating division management team responsible for evaluating five plant locations, resulting in closure of two unprofitable plants.
- Initiated market research study that identified business expansion opportunity, resulting in new manufacturing plant of \$20 million.
- Developed five-year business and financial plan for Mexican affiliate, resulting in the restructuring of bank debt with a reduction in interest rates and three-year loan extension.

*Senior Financial Consultant*

Performed monthly profit and cash flow analysis for three operating companies that included budget versus actual and developed updated profit forecasts. Analyzed product cost and profit margin data for operating companies. Reviewed operating company annual budgets and prepared annual consolidated budget. Supported SEC reporting and GAAP compliance. Developed financial presentations for executive management and Board of Directors.

- Directed and reviewed annual budgets for three operating companies, increasing the approved budgeted operating profit by \$3 million.

*Manager of Finance*

Prepared short and long-range cash flow forecasts and financing requirements. Analyzed public and project financing opportunities. Participated in treasury project and public financing totaling \$1.5 billion. Prepared financial presentations for executive management, Board of Directors, Wall Street and banking institutions.

**EDUCATION AND CREDENTIALS:**

CPA  
Master of Business Administration-Finance  
Bachelor of Science-Accounting  
Industrial Marketing Strategy Program

University of Minnesota  
Mankato State University  
Northwestern University