

Mark B. Henderson

USA 239-628-7251

mark@globalgef.com

94 Marrcrest No

Provo, Utah 84604



INTERNATIONAL BUSINESS DEVELOPMENT

18+ years of responsibility and success in real estate sales and mortgage banking / corporate finance / investment / asset management / technology and operations / project management and strategy. Key strengths include the following:

- Track record of generating revenue streams through effective customer service campaigns, call center development and creative thinking
- Important client relationships – corporate executives in banks, credit unions, wholesale mortgage lenders and institutional investors
- Essential personal attributes – dynamic leadership, strong interpersonal skills, innovative problem solver, integrity and diplomatic and an effective negotiator
- Leverage-able background – banking operations, asset management, bank technology, investments, corporate finance and project management
- Personable. Enjoy working more than required by coworkers and superiors to change office mindset and to achieve challenging goals. Willing to travel.

SELECTED ACCOMPLISHMENTS

- Increased Revenues. Raised investment capital and increased asset base through aggressive marketing campaigns, networking and call center optimization. Brought in additional bankers and led an acquisitions team for newly funded debt-purchasing investment corporation. Results: involved in raising investment capital for loan pool participation and adding to the asset base. Yielded positive performance results above the stated goals and benchmarks while protecting the investor's principal capital
- Built an international business from the ground up. Built two companies to act as collection agencies in San Diego and throughout Mexico as outsourcing agents. Results: shut down both companies and relocated everything to Panama City and started a small consulting practice for companies looking to reduce labor costs and increase flexibility by utilizing offshore talent.

- Reduced organizational costs. Performed in depth process analysis studies of software operations at two banks and one loan servicing company. Instituted controls and implemented software and project metrics that would create measurable results for portfolio yields. Results: reduced organizational costs by two million dollars per year and assisted in the first year execution of that plan and continue to participate in the profits and benefits of that call center.
- Real Estate finance and sales. Led a sales staff for a real estate office and developed the financing for real estate projects and the purchase of 40 million dollars and real estate backed securities. Results: increased operational efficiency of back office documenting, known operational weaknesses and implementing guidelines to eliminate them.

EXPERIENCE Expertise in Banking Operations / Management Consulting / Corporate Finance / Technology Analysis and Implementation / Business Leadership / Change Management:

Q1 2014- Present

Currently working as President of the Green Energy Fund: www.globalgef.com

Connecting qualified, sophisticated, vetted buyers of real estate portfolios with real, confirmed and vetted portfolio opportunities in today's recession market. The **Green Energy Fund (GEF)** is passionate about delivering renewable green energy to the world and revolutionizing the way we create energy by utilizing electromagnetic technology. - we call it Magnetolution, Teamwork and Excellence. These are our shared values and the fuel that drives our unique Corporate Partnership: the only one of its kind between a global Foreign Direct Investments (FDI) Intelligence & Operations firm and a Premium **GEF** team in the world today.

GEF encompasses a range of high-technology energy and water businesses whose accelerated growth is built on the principles of innovation, teamwork and commitment to excellence. The company consistently challenges itself and embraces change. We all share this appetite for change and innovation, and through our partnership we reinforce our commitment to teamwork and excellence across the full span of our global firm.

The **GEF** Technology Group, working alongside their Strategic Alliance Partners on investment agreements with governments and on Public Private Partnership transactions, consulting on contractual and intellectual property matters and advising on real locations and local strategic alliances, built on the principles of innovation, teamwork and excellence.

Q2 2005 to Q4 2015

President/Founder - Half Moon Bay Hotel Casino and Resort

<https://www.facebook.com/pages/Halfmoonbay-Panama/128303500588032>

Expertise in Real Estate Sales/Mortgage Banking / Asset Management / Deal Structuring / Business Development / Debt Capital Markets; The Ocean Oasis Land Bank represents a diversified portfolio of land developers in the promotion and pre-construction sales of Condo and Land/Home packages in Panama. Currently managing 3 projects worth over \$85 million dollars of product with the market focus being US baby boomers.

Performed due diligence on Panama market and Baby boomer demand since September 2005 to date. Analyzed due diligence investors, construction companies, and all of the competition in Panama Market.

Created and wrote a business plan for a development project in Panama for a 700 acre, residential development in Volcan Chiriqui including Topographical analysis, master plan, golf course, applications for permits with MIVI and ANAM.

Prepared all of the Marketing and sales to date for the project including web site and sales staff. Negotiated and signed strategic alliances with Prima Panama, Heritage Log Homes systems, and Lifestyle Panama.

Q1/98 – 2014

President and Founder of Henderson, Goldberg and Clarke, Inc/San Diego California-Panama City; Henderson, Goldberg and Clarke Inc is the collection agency that represents the purchases trades and packages, non-performing first and second mortgages on the secondary market. Manages over 40 million dollars of Mortgage Backed Securities (MBS) par value. Investor/Owner in partnership with 2 other partners. This partnership to date has accomplished 8 large acquisitions with over 40 million dollars in acquisitions in 2 years. Recruited, hired and trained all of the staff for the operation. Created all of the manuals, policies procedures, updated software, oversaw the day to day operation through the first year.

- Performed due diligence on distressed loan portfolios purchased on the secondary real estate backed debt markets. Analyzed due diligence for total note collect-ability and made purchasing decisions
- Reorganized REO division creating database for use in managing our assets
- Analyzed financial statements for hundreds of credit unions and banks for asset quality. Improved balance sheet for federal regulators at two credit

unions eliminating non-performing loans, replacing them with performing assets

- Created and wrote business plan and executed the relocation of the call center from San Diego to Panama City
- Responsible for all of the hiring, training and operations for the first year. Execution of company manual with all of the policies and procedures to train and run the collection of the portfolios
- CREDIT SERVICE CENTER-2003 to current (Call Center in Panama) o 2-Banking LLC 3-Student Loans LLC 4-Trader Trust LLC 5-Homecom Loans, LLC 6-Misc Properties, LLC 7-Bay Traders, LLC 9-Comp Loans, LLC.
- Henderson Goldberg and Clarke, Inc Commercial Division. San Diego California 1998 to present. Investor/Owner with collection agencies in San Diego, Tijuana Mexico and Mexico City. At the height of this operation, there were 28 employees in San Diego and Mexico, servicing commercial clients in the Freight and Transportation Business and the 2nd mortgage note business. This company sold in 2003 and was transformed into a Joint-Venture Alliance with Troy Hally and Jason Warren and is now called International Recovery Group (IRG). Outsourcing Collection Agency, LLC San Diego California 2001 to present. Acquisition of 4.5 million dollar pool from First Alliance Bankcard. Carpe Diem Solutions Inc. Las Vegas Nevada 2002 to current. Acquisition of 6 million dollar pool of 1st and 2nd mortgages from United Lending. Acquisition of 5 million dollar pool from First Alliance Bankcard. Acquisition of 3 million dollar pool from Community One Federal Credit Union. Acquisition of a 1.5 million dollar pool from Radian Insurance Co.

Expertise in Real Estate Sales/Mortgage Banking / Asset Management / Deal Structuring / Business Development / Debt Capital Markets:

Q1 2005 to Q4

Vice President Trading and Investment – Carlton Group New York, NY The Carlton Group purchases trades and packages, non-performing first and second mortgages on the secondary market. Carlton Advisory Services, Inc. is one of the top loan sale advisers in the country, having arranged the sale of over \$5 billion of loan assets within the last four years. Carlton's client base includes investment banks, commercial banks, mortgage companies, specialty finance companies, and insurance companies. Personally Managed Debt and equity financing for a client successfully negotiating \$28 million in financing for a residential project in Texas. Worked for the last year under Managing Director Tom McCarthy of the West Palm

Beach office in numerous negotiations and transactions regarding Loan Pool Sales and Structured Commercial Financing projects from Texas to the Bahamas.

- Performed due diligence on distressed loan portfolios purchased on the secondary, real estate backed debt markets. Analyzed due diligence for total note collectability and made purchasing decisions
- Analyzed financial statements and secured debt financing through Wachovia for Debt and a revolving line of credit for the construction of the lots. Improved the business plan and assisted with the placement of the key financing of the acquisition and construction

Expertise in Financial Analysis / Venture Capital / Real Estate / Misc:

Q2/1993-Q1/98

Large Balance Asset Manager: Milliken & Michaels Commercial Credit Firm: Globally recognized standard for competence and integrity collecting millions of dollars for commercial clients around the world. Four-year progression with the company and moved up to Management positions as well as top paid collector for 2 years in a row. Recruiting Manager for the Portland Oregon Office.

EDUCATION

1990 Lewis and Clarke-Portland Oregon- Full ride debate scholarship with a focus on International Business.

1993 – 1995 Brigham Young University 3 years/ International Business with focus in Spanish Provo, UT Spanish Studies, Top of the Class.

ADDITIONAL INFORMATION

- Eagle Scout
- Recreation: Family time with children. Sportsman: active mountain climbing; camping; skiing; mountain biking; gardening.
- Languages: Native: English; Fluent: Spanish, written and spoken.
- Technical skills: operating systems (all Windows platforms), applications (Microsoft Office Professional), retail credit scoring resources (Fico, Experian, Transunion, Equifax). Banking platforms: Collect Collections software and Loan Servicing