



Areas of Practice

- Commercial, mortgage and lease review
- Credit Department Administration
- Business Development
- Branch Administration
- Relationship Management
- Public Relations

Education/Qualifications

 Georgia Institute of Technology, Atlanta, GA, Bachelor of Science, Business

Affiliations

- NAELB, Member
- WH Chamber, Member
- AmateurGolf.Com, Board of Advisors

Principal Areas of Practice

Specialties include financial sales/marketing with competencies in business development, vendor origination and retention, lease structuring, selling leasing, sales training, recruiting, risk assessment, underwriting and operations.

EXPERIENCE

T. GSCHWENDER & ASSOCIATES, INC. (2010 - Present) Regional Manager

- Commercial, mortgage and lease loan review
- Business development/marketing
- Business financing consulting

ADVANTAGE FINANCIAL SERVICES (2002 – Present) Owner

Small/middle ticket origination of leases – office technology, medical and other niche equipment

PANTHUS CAPITAL CORPORATION (fka Lighthouse Capital, Inc (2001 – 2002) Vice President, Small Ticket Vendor

- Responsible for portfolio origination, target markets, design programs, rates and yields and set vendor policy
- Prepare marketing and training materials

LIGHTHOUSE CAPITAL, INC. (1996 - 2000)

President, Small Ticket Vendor

- Responsible for portfolio origination, target markets, design programs, rates and yields and set vendor policy
- Prepare marketing and training materials
- Responsible for broker desk for fees, customer service, credit underwriting/risk assessment.
- Portfolio management, including collections, asset recovery and disposition of equipment
- Responsible for documentation and remittances, cash application, customer service, and financial reporting

THE BENNETT COMPANIES (1993 - 1996)

(Companies include: Aloha Capital Corporation; Resort Funding, In.; The Processing Center Inc.

Vice President, Aloha Capital Corp.

- Responsible for sales in Mid-Western Territory
- Implemented and managed on-going sales and marketing efforts in 17 states and specific private label major accounts

Director of Business Development, Resort Funding

- Created and successfully implemented the use of core competencies of the existing business infrastructure in a vertical niche.
- Responsible for lease and resort financing for timeshares in a golf-related environment.

Branch Manager – Utica (1981-1986)

 Managed daily operations of an 11-person branch; responsible for establishing and achieving goals for loan and deposit growth, as well as customer retention.

HEAD GOLF, INC, Fort Worth, Texas (1989-1990)

Ohio/West Penn Territory Rev

 Responsible for generating 118% of budget selling major accounts with headquarters in other cities

PROFESSIONAL GOLFER (1987-1989)