

PROFESSIONAL RESUME

KEVIN W. MITCHELL

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Leadership | Strategic Sales | Market Expansion | Relationship Management

Dynamic entrepreneurial real estate strategist and leader, with over 35 years of achievement with demonstrated success and proven track record of successfully driving multimillion dollar sales, while providing award-winning leadership in highly competitive markets. Adept at improving sales and driving growth of company revenues. Tenacious in building new business, securing client loyalty, and forging strong lasting relationships with clients and external business partners. His impregnable passion to serve others in their own success, has been the catalyst to his relentless drive to persevere, day to day, in his own business and personal life.

Core Competencies Include:

- Multimillion Dollar Negotiator
- Solution Selling Strategist
- Key Client Retention
- Territorial Market Expansion
- Strategic Sales & Marketing
- Real Estate Specialist
- Organizational Leadership
- Relationship Management
- Motivational Speaker

Professional Experience

Founder/President/CEO

TLC Financial Network, Inc., Oceanside, CA | 1997 to Present

TLC Financial Network, Inc. is a leading nationwide commercial lending company, founded in 1997. Providing innovative and customized financing solutions for small to large-size investors, including a broad spectrum of permanent loans, construction loans, bridge loans, private capital loans, and select business loans.

Responsible for overseeing all company operations, including business development, and establishing and maintaining key client and external business partner relationships. Responsible for managing all financial affairs, including financial projections and asset management. Responsible for evaluating, negotiating, and structuring financing commitments with various banks, lenders, and private investors. Responsible for advising and supporting the company's executive team, and key staff. Considered a dynamic financing strategist in the commercial lending space, successfully closing over \$5 billion in commercial real estate loans, with an exemplary reputation amongst industry colleagues. Boundless knowledge and mastery in structuring permanent commercial and private capital debt; including bridge, fix and flip, construction, and rehab loans. Considered an expert in structuring 1031 tax deferred exchanges. Extensive knowledge of Real Estate Law, as it pertains to private capital funds, state licensing requirements, loan documents and loan servicing. Diligent in practicing common sense underwriting guidelines, while implementing prudent CRM (Credit Risk Mitigation) policies, greatly reducing exposure to financial loss through a collection or foreclosure proceeding.

Founder/Managing Partner/Deal Maker

Waterfall Equities, LLC, Temecula, CA | 2009-2017

Waterfall Equities, LLC, specialized in property investment within the distressed real estate market.

Responsible for overseeing all company operations, including business development, and establishing and maintaining key external business partner relationships. Responsible for managing all financial affairs, including financial projections and asset management. Responsible for evaluating, negotiating, and structuring the acquisition of sixty-eight (68) distressed assets with various banks, lenders, and private investors. Responsible for raising \$25 million

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dollars in private equity funding to purchase these distressed assets, while maintaining investor expectations and providing key reporting throughout the process. Responsible for the disposition of company assets upon the completion of all planned property renovations. The company performed top to bottom quality renovations, with HGTV style, pushing exit prices to the maximum the market would bear. Negotiated and worked closely with all real estate agent partners and end user buyers in the disposition of all company assets. All sixty-eight assets were profitable at or significantly exceeded the projections made at the time of acquisition.

Vice President of Loan Originations

American Benefit Mortgage, Inc., Laguna Hills, CA | 1990-1997

American Benefit Mortgage, Inc. is a lending company specializing in residential financing. Started with two employees and grew to over two hundred employees with annual revenues exceeding \$50 million.

Originated purchase and refinance transactions for both first and second mortgages, including debt consolidation, equity lines of credit and Title I Home Improvement loans. Was instrumental in growing American Benefit Mortgage, Inc. from the owner and himself to over two hundred employees with annual revenues exceeding \$50 million. Including FHA Title I and Title II approvals, full telemarketing staff, direct mail and TV advertising, and a flyer system directed to specific geographical areas. Personally established and maintained key relationships with a group of top producing real estate agents, which kept production up on purchase transactions, while initiating refinance referrals as well. Resigned from American Benefit Mortgage, Inc. to start his own company in 1997.

Chief Financial Officer/Trainer/Deal Maker

Mitchell Investment Properties, Tustin, CA | 1986-1990

Mitchell Investment Properties, specialized in property investment & financing within the distressed real estate market.

Responsible for managing all financial affairs, including financial projections and asset management. Responsible for evaluating, negotiating, and structuring financing commitments with various banks, lenders, and private investors for the acquisition and disposition of each asset. Negotiated and worked closely with all sellers and buyers. Spoke in front of large groups at weekly seminars. Taught weekend workshops on general real estate, finance, sales & marketing, and the complete foreclosure process. The material taught on each subject, specifically revolved around investing in distressed real estate. Helped manage up to fifty (50) Sales Representatives at any given time. Responsible for consulting with property owners who were in various stages of the foreclosure process and provided viable remedies to their financial plights. Responsible for pre-qualifying, underwriting, and approving all mortgage loans that the company made or referred to a private investor. Responsible for the collection on all delinquent accounts. Extensive knowledge of the primary laws, codes and procedures of real estate, foreclosures, and bankruptcy.

Education & Training

California Department of Real Estate Broker License (5-1999)
California Department of Real Estate Salesperson License (11-1993)
National Society of Legal Assistance Professionals, Certified Legal Technician (C.L.T.) (12-1990)
Business Management & Law Courses, Fullerton College, Fullerton, CA (1985-86)
Laguna Hills High School, Laguna Hills, CA (Graduated 1984)