



Founded 1996

Skilled Experienced Receiver / Trustee

A Trustee, Receiver, or Turnaround specialist is perfect for my age, experience, and my max 3-year timeframe. A Trustee or Receiver that is a skilled business manager that excels in finance and technology makes me an ideal candidate.

My skills include a wide range from manufacturing and Fintech to building hot rods, making Nancy Sinatra boots into lamps, finishing failed construction projects, bank M&A, and multiple business formations.

I Pioneered Internet Banking in 1994 as President of La Jolla Bank, then founded Bank of Internet (Bofi), then led a unique auction IPO in 5 years. Bofi changed its name to AXOS in 2018 and is arguably the most successful digital bank to date.

Most of my BK experience was close to combative with the attorney, trustee or receiver representing a bank customer. However, I was recruited to work for four failing banks. One was saved and I helped liquidate assets and prep two for sale to other banks. I was a director on the fourth which was a conservatorship that was liquidated.



Banker since 1971

Bank CFO & Treasurer in 1975
CEO and Director Since 1985

FinTech Banking Pioneer 1994

Skilled in the construction process and management of all Forms of Real Estate

Focus Today - Due to the current recession, which I expect to be the worst economy of my lifetime, I am focusing on receiverships, whole bank purchases and complex or problem loan due diligence underwriting.

Broad Receivership Skills

Entrepreneur that knows how to start at ground zero and build needed systems and controls.

Skilled in Accounting and Finance - Former Bank CFO and led two public IPOs.

Proven ability to go into an unstable environment and quickly assess the situation and take charge to get on the right path

Skilled at leading, hiring, revitalizing and retaining staff that are often in a negative workplace environment

Long history in managing and safeguarding other peoples' assets and cash, Trusted by three family-owned banks.

Ramona Savings Receivership Battleground 1986 – 88, A challenge, owners were convicted of thirty-three counts of bank fraud – Each Faced over one hundred years in prison

Unique insight in working with debt I have had an opportunity to work on the most complex and combative loan workouts and bankruptcies. I have originated, foreclosed, and managed all types of loans nationwide including income property, hotels, and construction loans.