

VICTOR M. BROWN

Victor M. Brown is Vice President of Business Development for the Birmingham Regional Chamber of Commerce. Prior to his role with the chamber, Mr. Brown was Vice President of Real Estate Financial Services, and Co-Manager and Section Leader for the Construction Loan Administrator site for Wachovia Bank in Birmingham Alabama. Before the Wachovia merger, he was Vice President and System Manager of the Commercial Real Estate Department of SouthTrust Bank, with responsibility for Loan Servicing and management of the McCracken Strategy Loan System. His professional background is in construction loan administration, general management, commercial real estate, mortgage loan servicing, accounting, business management, finance and administration.



He started his career in 1981 as an administrative associate for Lockheed-Georgia Company, a large Fortune 500 Aircraft Manufacturing Corporation in Marietta, Georgia. In 1981 he also founded Brown's Bookkeeping & Tax Service, and began a second career, which continued for nearly two decades, providing Accounting and Tax preparation services to individuals and small businesses. In 1987, he expanded his career into the Financial Management and Financial Education arena. Mr. Brown obtained training in Financial Planning, and began to teach Management courses and Financial Education courses, in addition to gaining a strong background in the complex discipline of Financial Analysis and Operations Management.

His first entry into Financial Management began upon his acceptance of a position with Dobbs Houses, Inc., which was a \$24 million per year food service management operation in Atlanta, GA, at Hartsfield Atlanta International Airport, which was at the time owned by Greyhound Corporation, and a participant in the Joint Venture of Dobbs Paschal Midfield Corporation. In 1988, he expanded further by handling all of the financial affairs for C&S Insurance Services, Inc., the Holding Company for C&S Life

Insurance Company, and all of the financial affairs of C&S Insurances Services insurance agency. These two entities had combined assets of \$50 million, and combined sales of \$24 million.

From 1989 to 1990, he performed auditing, consulting and tax services for various clients, and entertainment accounting for clients in film and television, as an Associate with the firm of Spielberg, Herman, Aronin, & Berman, CPAs, P.C. These services included preparation of tax returns, budgets and financial plans. In 1991, Victor expanded into Business Management and Personal Management services, and began working with Recording Artists and Record Label Executives. Mr. Brown worked with many young artists or their producers, songwriters and managers, who achieved gold and platinum record sales status, including XSCAPE, TLC, Another Bad Creation, Organized Noize Productions, Inc., Boyz II Men, and many others. He has had business dealings on behalf of these clients, and/or their producers or associates with many of the Major record labels throughout the country, e.g., Sony Music, Sony/Columbia, Relativity Records, So So Def Recordings, Inc., LaFace Records, Motown Records, Tabu Records, and provides services for many independent record labels, production companies, and recording artists. In the fall of 1991, he was recruited by Holiday Inn Worldwide Corporation (Holiday Inns, Inc.) to the role of Financial Administrator, and held responsibility for \$60 million in Information Technology Assets, and \$53 million in Annual Revenues for the entire Information Technology Group, which included United States, and well as Europe, Middle East, and Africa Revenues.

In 1994, Mr. Brown joined forces with Anthony Gunter, formerly of LaFace Records and Carter Turner & Company Financial Management, to form Brown & Gunter Financial Management. This Regional Accounting firm continued to provide Accounting, Tax, Consulting, Financial Management, and Business Management services, primarily to the Entertainment Industry. Under Brown's leadership as Principal of this firm, they also developed contractual relationships with the City of Atlanta Government, as well as several Fortune 500 companies.

In June of 1996, Mr. Brown made a decision to return to a larger corporation, where his skills and abilities could be maximized, and utilized on a wider variety of more complex business transactions, with responsibilities for greater resources. Initially, he became Controller for a small manufacturing company, with about \$3.6 million in annual revenues. Within a year, an opportunity materialized for him to enter into the commercial real estate loan servicing industry. Mr. Brown quickly realized that he had a strong knack for this business, and established and mastered skills that placed him on a management fast track in the commercial real estate industry. As he advanced to higher levels of management within this industry, he was part of a well run franchise at AMRESKO MANAGEMENT, INC., which transitioned to Amresco Services, Inc., and finally CapMark Services (formerly a division of Lend Lease Real Estate Investments, and now General Motors Acceptance Corporation Finance), with Assets under management that grew from less than \$25 billion, to over \$50 billion, making this firm one of the top firms in the CMSA Securitization realm from 1998 through most of 2000.

Mr. Brown continued to provide an array of services for many individuals and small businesses in the Atlanta area from 1997 through 2001, as President/CEO of Victor Brown & Company. His tremendous expertise in the preparation of personal income tax returns, corporate tax returns, and financial statements remained in strong demand throughout the 1990's. Victor has a love for business, and for the proper establishment of small companies. As a result, most of the clients that were acquired during his years at Brown & Gunter (including the largest client, which was the City of Atlanta, Department of Aviation, Hartsfield Atlanta International Airport) continued to request his services, under the Victor Brown & Company umbrella.

As Mr. Brown's corporate career continued to place him in positions of higher levels of responsibility and authority, in the winter of 2001, he made a decision exit the company that he co-founded. In conjunction with this decision, Tahiera Monique Brown took over as Chief Operating Officer of 316 East Corporation.

Victor has a passion for education and training. He has been teaching business oriented, and college level courses, since the early 1980's. Most recently, he taught Law & Banking II for CFT Alabama (formerly the Alabama Institute of Banking, aka "AIB"). Mr. Brown was Adjunct Professor of Business for Jefferson State Community College during the summer of 2002, and an Adjunct Professor of Business for Herzing College of Business and Technology in Atlanta, Georgia, from April of 1997 through December of 2001. This experience, coupled with the depth of business experience that he developed over the years, led to an excellent fit in his current position at Wachovia Bank.

Mr. Brown is community oriented, and has been involved with the community for many years, both in Atlanta, Georgia, as well as Birmingham, Alabama. As a youth in Atlanta, Georgia, he began a stint in politics with the Legislative campaign of Lorenzo Benn. Learning the ropes of "ground roots" campaigning has served him well over the years, as he became involved with the Atlanta NAACP Youth Council as Membership Committee Chairman, eventually leading this organization to become the Chapter of the Year. He is the founder of the Georgia State University (GSU) Chapter of the NAACP, and is former President of GSU Toastmasters. Upon Graduation from Georgia State University, with Honors for Leadership activities, he served the community through a commitment to Financial Education, as well as Career Development courses, workshops and seminars. He is a past Treasurer, and member of the Board of Directors, of the National Academy of Television Arts & Sciences (NATAS), and a past member of the National Academy of Recording Arts & Sciences (NARAS), aka "The Recording Academy". He has served as Financial Counsel to The Mexican Consulate of Atlanta, and The Mexican Center of Atlanta.

During his time in Birmingham, Alabama, he has been involved with several organizations. He has served on the membership committee of the Urban Financial Services Coalition – Birmingham (USFC – Birmingham). He currently serves as a member of the Southeast Regional Board of Directors of the National Conference for Community and Justice (NCCJ), and is Past Lieutenant Governor for the Alabama District of Kiwanis International, where he had oversight responsibilities for about ten

Kiwanis Clubs within the city of Birmingham. He is Past President, and Board of Directors member of the Kiwanis Club of the Magic City. He has served on the Board of Directors of Girl Scouts of Cahaba Council, on the Human Resources Committee, and the Strategic Planning Committee. He is also a member of the United Way Success By 6 Advisory Committee.

Victor is actively involved on the Men's Ministry Council, as a member of Shades Mountain Baptist Church (SMBC). He is coordinator for Church Outreach for the council, and has also been involved with the SMBC Prison Ministry. He is a Sunday school teacher in the Single Adult department of the church. Prior to his role as Church Outreach Coordinator, he worked to expand Accountability Groups for men at the church. He has served as an assistant Accountability Group leader for Young Business Leaders, an organization of which he also has served as a member of the Banquet Committee. He and his wife Tahiera have supported Kimbrough Adult Day Care Center, a non-profit center that is under the umbrella of the Jefferson County Committee for Economic Opportunity (JCCEO).

Mr. Brown is a native of Atlanta, GA. He currently resides in a suburb of Birmingham, Alabama with his wife, Tahiera Monique Brown, and their daughter Nekita, and two granddaughters, Layla and Myah. Their son Raymond and his fiancée' Kenzy also reside in Birmingham, Alabama, along with granddaughters Senae, Sierra and Kaseem. His grandsons D'Ante, D'Andre, reside in Atlanta, Georgia.