

Your Full Service Real Estate Solutions Provider





At Stillwater, we are ready to be your problem solver.

Lender Services:	Brokerage Services:	Construction Services:
- Court Receiverships	- Full Service Brokerage	- Single Family or Multi Family
- Property Management	- Commercial & Residential	- Commercial and Tenant Build Out
- Asset Recovery	- Lender REO Disposition	- Permitting and Design Consulting
- Financial Reporting	- Project Funding Placement	- Owner Representation
- Preserve & Secure Rents	- Customized Site Search	- Maintenance Services
- Asset Preservation	- Entitlement Review	- Completion Services
- Operational Guidance	- Feasibility Analysis	- Lender Inspections



Your Full Service Real Estate Solutions Provider

Stillwater Companies is a full service real estate solution provider for lenders, property owners and investors. With multi-discipline experience in development, design, construction, court-ordered receiverships, property management and brokerage, we offer capabilities not often found under one roof. Finding the most cost-effective and efficient solution to many real estate problems or challenges frequently requires an understanding of construction, permitting and brokerage issues.

At Stillwater, we are ready to be your problem solver.

We can be a complete turn-key solution for your real estate needs or allow one of our professional and knowledgeable agents to find or sell your property.

Stillwater Companies Realty is an experienced property manager and court appointed receiver for numerous property types including motels, retail centers, mini storage facilities, warehouses, office properties, marinas, mobile home parks, sewer treatment plants, apartments and even full service car washes. We have served as a court appointed receiver in numerous counties throughout the State of Florida. We provide expert property management services and quality financial reporting on all asset types. We provide state of the art reports and detailed accounting of all property revenue and expenditures.

Professionals recognize that Receiverships can provide a cost-effective to preserve collateral while collecting assigned revenues. Our lender and property owner clients have been highly satisfied with the technical property management expertise and financial results they have gotten from Stillwater in the assignments they have given us. Allow us to provide you with our references.



PROPERTY MANAGEMENT

We combine our team from Stillwater Companies Realty, LLC and Stillwater Companies Construction, LLC to bring you a multi-disciplined approach to property management. We provide expert property management services and quality financial reporting on all asset types. Our staff is proficient in installing industry specific property management software on internet platforms accessible in both the property office location and in our home office in Orlando. We provide state of the art reports and detailed accounting of all property revenue and expenditures.

Our property management professionals have experience with property management, entitlement preservation, permitting, design, construction, development and court-ordered receiverships. We strive to find the quickest and most cost-effective solution to your property management needs. Our hands-on approach results in well maintained properties, higher occupancy and net operating income.

Our lender and property owner clients have been highly satisfied with the technical property management expertise and financial results they have gotten from Stillwater in the assignments they have given us. Allow us to provide you with our list of our references.



PROPERTY MANAGEMENT

- Quickly and properly identify issues of critical concern and property status.
- Marketing and Leasing. Secure deposits, collect rents and manage tenant relationships.
- Control the Cash Flow to pay utilities, insurance and/or other operating expenses.
- Identify and correct code enforcement and permitting issues when necessary.
- Operations Analysis, Reviews, Implementation & Management.
- Sub-contractor, employee, vendor review and analysis.
- Preparation and submission of detailed monthly operating reports.
- Protect Property From Physical Waste. Preventative Maintenance and/or Repairs
- Permitting, Design, Consulting and Construction Services.
- Commercial and Tenant Build Out.
- Landscaping management.



BROKERAGE SERVICES

Selling a commercial or residential property in today's challenging real estate market requires more than just a sign and an internet posting. Stillwater Companies Realty uses a broad-based yet focused marketing approach designed to expose your property to the maximum number of qualified buyers and brokers. Our goal in selling your property is to obtain the best possible price for your property and to sell the property as quickly as possible.

Our Marketing Plan

- Pre-Listing Preparation we will research and gather necessary information (i.e. surveys, floor plans), take
 measurements, and prepare brochures and other marketing information.
- Premium LoopNet, Co-Star or MLS Listing we will showcase your property.
- MLS and Real Estate Internet Sites in addition to being list on the MLS (multiple listing service) your residential property will be added to realtor.com and other internet real estate sites.
- Visible Signage we will put a large sign on the property with a contact name and direct cell phone number.
- Property Tours / Showings we will have an agent meet prospective buyers at the property and conduct the property tour whenever possible Our listing will have specific showing instructions.
- Customized Brochure we will create a brochure to provide comprehensive information about your property. This brochure will be printed and left onsite at the property when applicable and will also be published in a PDF format so that we can attach it to the LoopNet, Co-Star and MLS listing, and we email it to prospective buyers.









Court-Appointed Receiverships

Jerome Stewart, President of the Stillwater Companies, has been appointed by the Florida Circuit Courts in multiple jurisdictions throughout the state. Mr. Stewart has acted as the receiver and Stillwater Companies Realty, LLC has subsequently acted as property manager, leasing and sales broker on behalf of multiple creditors throughout Florida.

Features and benefits of using a Receiver

- •Court Receivers Protect the asset from physical waste.
- •Control the Cash Flow to pay utilities, insurance and/or other operating expenses.
- •Identify and correct code enforcement and permitting issues when necessary.
- •Quickly and properly identify issues of critical concern and property status.
- •Operations Analysis, Reviews, Implementation & Management.
- •Sub-contractor, employee, vendor review and analysis.
- •Preparation and submission of detailed monthly operating reports.
- •Protect Property From Physical Waste.
- Preventative Maintenance and/or Repairs
- •Permitting, Design, Consulting and Construction Services.
- Commercial and Tenant Build Out.
- •Secure deposits, collect rents and manage tenant relationships.
- •Preserve Current Occupancy and Commence Rent-Up.
- •Maximization of income and implementation of cost controls.
- •Prepare the lender for ownership and facilitate quicker sale of the asset.



CONSTRUCTION SERVICES.

<u>Stillwater Companies Construction, LLC</u> is a licensed and insured general contracting company. In addition to ground-up new construction, we also do renovations, additions, tenant build-out, remodeling, and repairs. We have completed numerous knockdown/rebuilds and are knowledgeable about local permitting issues.

We have done multi-family residential as well as small commercial build-out and tenant finish work in addition to single family residential. We have experience rebuilding fire-damaged homes and completing partially-finished lender foreclosures.

We invite you to contact us to discuss your project. Our ability to assist you is maximized when we are brought in at the earliest opportunity. Allow us the opportunity to assist you with the acquisition of a site, any rezoning or variance applications, construction or renovation of your new home or project, and then the sale of your existing property.

Construction Services: Commercial, Single Family or Multi Family Commercial and Tenant Build Out Permitting and Design Consulting Owner Representation Maintenance Services Completion Services Lender Inspections





LENDER SERVICES

- Stillwater Companies Realty is an experienced property manager and court appointed receiver for numerous property types including motels, retail centers, mini storage facilities, warehouses, office properties, marinas, mobile home parks, sewer treatment plants, apartments and even full service car washes.
- We have served as a court appointed receiver in numerous counties throughout the State of Florida. We can help you with all of your real estate problems, from correcting code enforcement issues to completion of construction.
- We are there to help make lenders and asset managers jobs easier by allowing them to make one call to solve all of their real estate related problems.
- Our lender and property owner clients have been highly satisfied with the technical property management expertise and financial results they have gotten from Stillwater in the assignments they have given us.
- Allow us to provide you with our list of our references.



ABOUT US

Jerome Stewart President & Court-Ordered Receiver

Jerome@stillwatercompanies.com

321-231-5829 cell

Jerome Stewart is the President and owner of the Stillwater Companies. Mr. Stewart is a State of Florida Licensed Real Estate Broker and Certified General Contractor.

Prior to forming Stillwater Homes, Mr. Stewart held EVP level positions with two private residential development companies overseeing property acquisition, entitlements, development management, financing and construction. Projects overseen included beachfront high-rise condos, townhomes, single family custom homes, and residential renovations.

In another capacity, Mr. Stewart oversaw the Property Management division of a retail development company with a portfolio of 46 properties located throughout the Southeast consisting of 2.2 MM SF.

Mr. Stewart learned to build homes while employed with Ryland Homes where he directly oversaw the construction of production grade single family homes in a golf course community.

Mr. Stewart started his career in real estate lending with various regional and national banks funding construction and development loans on residential projects and commercial income properties. In his career as a lender, he closed over \$500,000,000 in loans in the State of Florida.

Mr. Stewart is an honorably discharged U.S. Navy veteran, holds a BS and MBA from Oklahoma State University and an AS degree in Construction Management from Valencia Community College. He currently serves on the Downtown Orlando Partnership Board of Directors and has previously served on the boards of directors of Habitat for Humanity and Lee County YMCA.



ABOUT US

Ted Sanders

Land and Residential Projects Specialist Operations Manager ted@stillwatercompanies.com

407-334-3384 cell

Mr. Sanders is a former partner in the civil engineering and surveying firm of Lawson Noble and Webb which was bought out by the multi-national firm of Arcadis. After the acquisition, he became the Director of Land Development / Regional Manager for the Orlando & Jacksonville Offices of Tampa based Metro Development. He headed up all entitlement and construction responsibilities including hiring of personnel, meeting financial performance of individual projects and of the region, land acquisition, due diligence, contracts and negotiations, entitlements at all levels, political and organizational involvement, contractor selection and development oversight for construction of roadway and site development projects.

During these 24 years of combined engineering and development experience, Mr. Sanders managed all phases of developments from one acre commercial sites to a 4600-acre master planned mixed use community. His experience includes projects all over the State of Florida as well as design and coordination of several projects in the Caribbean from the West Indies to Antigua and the Bahamas.

Mr. Sanders currently sits on the Board of Supervisors for six Community Development Districts, is a Licensed State of Florida Erosion and Sedimentation Control Inspector, and a State of Florida Licensed Real Estate Sales Agent. At Stillwater Homes, Mr. Sanders is actively engaged in brokerage of land and residential projects as well as lender/owner consulting and project entitlement review.



ABOUT US

Christopher S. Vick

Asset Manager and Sales Director Southwest Florida chris@stillwatercompanies.com

239-240-7207 cell

Mr. Vick is the Asset Manager and Sales Director for Southwest Florida. He has 30 years of commercial real estate lending, sales and special assets experience. He was most recently a special assets portfolio manager and commercial real estate lender with a nationally chartered bank. Prior to that he was the Section Chief, responsible for asset management and asset marketing for the FDIC, supervising a team of Asset Managers responsible for bank closings in the US and Puerto Rico. As Section Chief, he was also responsible for the marketing and sale of FDIC retained loans. He has formal credit training and experience in commercial real estate, C&I, construction, acquisition and development lending. Mr. Vick has managed assets in receivership in excess of \$10 billion dollars. During his lending and sales career, Mr. Vick originated, managed and resolved hundreds of millions of dollars of loans

involving hotels, retail, commercial and industrial income producing property, agricultural workouts, residential mortgage, custom home construction and subdivisions. His experience also includes commercial and residential real estate sales, loan sales, secondary marketing and management. He has consistently been among the top sales leaders in his industry.

Mr. Vick holds a Florida real estate salesperson's license and was first licensed in Florida in 1991. He has also been licensed in Virginia. His experience includes commercial and residential sales, workouts, asset resolution, property management and Court ordered receiverships. Mr. Vick is an honorably discharged U.S. Navy veteran, holds a Bachelor of Arts degree from Virginia Commonwealth University and is a graduate of University of Virginia's, Darden School of Commercial Lending Decisions.



ABOUT US

GREGORY E. MOORE

Asset Manager and Sales Director Southeast Florida greg@stillwatercompanies.com
(561) 727-9980

Mr. Moore is the Asset Manager and Sales Director for Southeast Florida. Prior to joining Stillwater, he served as Section Chief for the FDIC's Risk Sharing/Purchase and Sale Agreements Division, leading the FDIC's commercial real estate and C&I workout and disposition with the private sector. This included bank acquisitions, private equity firms and institutional real estate funds.

Mr. Moore has extensive commercial loan sales, workout and restructuring experience, as well as primary dealer expertise in structured finance. He also served the FDIC in the previous banking crisis during the late 1980s and 1990s, through the Resolution Trust Corporation, as Assistant Director of Capital Markets, Receivership and Conservatorship Management.

In addition to his extensive loan sale and advisory assignment expertise, his background includes CMBS funding, mortgage banking, private banking and investments.

Mr. Moore served as a court appointed receiver and had Power of Attorney for the FDIC and RTC for commercial real estate loan sales and residential loan sales.

Mr. Moore earned his Bachelor of Science degree in Finance from Florida State University and is a graduate of the Florida School of Banking. He completed formal credit training at Merrill Lynch, New York. Mr. Moore holds a Florida Real Estate License and was first licensed in Florida in 1985.



ABOUT US

William "Bill" A. Ray, AICP

Asset Manager and Agricultural Specialist

bill@stillwatercompanies.com

352-425-8881 cell

Mr. Ray is a nationally Certified Land Planner and environmental professional with over 28 years of experience in land planning, site design, wetland and environmental consulting.

Mr. Ray has worked on his own as an independent consultant with his own firm, Ray and Associates as well as in the capacity of Senior Project Manager and co-manager of the Ocala Regional office of Bowyer Singleton & Associates for four years. Prior to his stint at Bowyer, he was the Director of Planning & Environmental Services for an Oregon based company working in land planning and environmental consulting throughout the Pacific Northwest.

On behalf of a family owned enterprise, Mr. Ray also oversaw the complete operation of an 8,800 acre highly diversified land trust and development group. Agricultural departments included Cattle, Horses, Sod, Vegetable Farming, Hay, Seed, and Mining. In this capacity, Mr. Ray implemented a complete restoration of the wetlands and sensitive ecosystems impacted by mining and peat processing operations. Bill coordinated and oversaw the sale of the final 2,800 acres to the State of Florida as part of the State's acquisition of environmentally sensitive lands into the Green Swamp region.

Mr. Ray is a licensed real estate agent specializing in land and agricultural properties. He has a Bachelor of Arts in Environmental Studies from Rollins College and is a member of the American Planning Association and the National Association of Environmental Professionals.



ABOUT US

Suzanne Hastings

Real Estate Consultant

suzanne@stillwatercompanies.com

407-741-3177 cell

Ms. Hastings is a licensed real estate agent with a background in specialized real estate services and business development. In addition to assisting in the sales and marketing of Stillwater's commercial and residential real estate listings, she focuses on providing housing solutions to Seniors and older adults.

Ms. Hastings' professional experience includes real estate sales and financial services. Prior to joining the Stillwater Companies, She was involved in real estate tax strategy services. She worked as a consultant for Bedford Capital which provided cost segregation services to real estate investors. Ms. Hastings also worked for Bayview Financial Exchange Services where she consulted with investors and financial advisors to provide intermediary services for 1031 Tax Exchanges.

Ms. Hastings began her real estate career with Carter and Associates where she focused on the sales and leasing of commercial properties. She also worked for Grubb and Ellis where she provided tenant and landlord representation services for commercial real estate.

Ms. Hastings attended Lynchburg College in Lynchburg, Virginia where she earned a Bachelor of Arts degree with a major in Psychology. She was also enrolled in the MBA Program at George Mason University in Fairfax, Virginia where she completed coursework in marketing, management, finance, economics, statistics, business law and information systems.



ABOUT US

Wendy Williams

Asset Manager & Sales Associate wendy@stillwatercompanies.com 407-255-3560 cell

Ms. Williams has been a licensed real estate agent for over 10 years. During her professional career she has been awarded with the distinction of the Rookie of the Year, Leadership Circle and Presidents Circle awards with ERA and the Ruby award with Century 21. Ms. Williams has in depth experience with aspects of real-estate sales, development and investment. She has proven to be a skilled Realtor, visionary, entrepreneur and a results orientated trouble-shooter and turnaround expert. Wendy's out of the box thinking along with her friendly, outgoing personality has resulted in superior performance as a multi-million dollar producer.

Ms. William was born in Mt. Holly, New Jersey. She is a proud parent of four children and five grandchildren. Wendy is compassionate about all aspects that "Sunny" Florida has to offer such as boating, fishing, camping, swimming and gardening. Wendy enjoys the challenges of new fast pace activities, change and variety.



ABOUT US

Timothy P. Baker
Project Manager
tbaker12255@gmail.com
239-357-3991 cell

Mr. Baker is the Project Manager for the Stillwater Companies. He has 30 years of project, construction and facilities management experience. He was most recently a Project Manager responsible for the management, repair and marketing of bank owned REO properties in a ten county area of south Florida. Job duties included site inspections, spec writing, bidding, jobsite supervision. Prior to that he was the Facilities Director for a nationally chartered bank. He was responsible for maintenance, remodeling and construction improvement to a twenty eight bank branch network. He performed job inspections, spec writing, bidding, vendor contracts, lease negotiation, asbestos removal, mold remediation, ADA compliance, air quality testing and more. Mr. Baker was responsible for budgeting, cost tracking and contract negotiations. He also served as successor developer representative on the completion of a number of large condo and commercial real estate projects.

During his career, Mr. Baker has also been the Project Manager and Construction Manager large contractors and developers. His was responsible for all areas of construction and construction management .including project coordination, value engineering, estimating, bidding and scheduling. He is comfortable with providing accurate and on-time projected cost reporting, budgeting, cost tracking, cost analysis and cash flow projections. His projects included work for large national banks and The DEA Administration in Florida. Mr. Baker was also the Construction Manager for Arthur Rutenburg Homes, responsible for the planning and construction of high end homes in the Verandah, Ft. Myers, Florida.

Mr. Baker holds a Florida real estate salesperson's license. He has formal training and experience in Drafting and Construction Technology as well as Engineering.



ABOUT US

Jeff Raby

Accounting & IT Cell 407-797-1492

Mr. Raby oversees the accounting and computer systems for Stillwater. Jeff is a Central Florida native and served 23 years in the US Navy retiring as a Chief Petty Officer responsible for shipboard AEGIS missile fire control systems. He studied accounting after his Navy service at the University of Central Florida and worked as an independent contract accountant before joining Stillwater. Mr. Raby enjoys computers and electronics in his spare time and has built his own computers.

CONTACT US

Stillwater Companies 1312 E. Robinson Street Orlando, FL 32801

Phone: (407) 440-2837

Fax: (407) 440-2839