

J. REID CUMMINGS
CURRICULUM VITAE

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EDUCATION

Doctor of Business Administration, Finance, with Honours (2014), Kennesaw State University, Kennesaw, Georgia.
Master of Business Administration, Management, with Honours (1991), University of Mobile, Mobile, Alabama.
Bachelor of Arts, Political Science (1982), University of North Carolina, Chapel Hill, North Carolina.

SPECIALIZED EDUCATION, DESIGNATIONS, AND LEADERSHIP TRAINING

Fellowship (2020-2021), Faculty Fellows in Service Learning and Community Engagement, University of South Alabama, Mobile, Alabama.
Leadership Alabama (2019-2020), Montgomery, Alabama.
Master of Economic Development, Graduate Certificate, with Honours (2018), University of Southern Mississippi, Hattiesburg, Mississippi.
AACSB Aspiring Dean's Seminar (2017), Association to Advance Collegiate Schools of Business, New Orleans, Louisiana.
CDEI: Certified Distance Education Instructor (2016), Association of Real Estate License Law Officials, Chicago, Illinois.
CIPS: Certified International Property Specialist (2013), National Association of Realtors, Chicago, Illinois.
SFR: Short Sale and Foreclosure Resource (2013), National Association of Realtors, Chicago, Illinois.
CRB: Certified Real Estate Brokerage Manager (2012), Council of Real Estate Brokerage Managers, Chicago, Illinois.
ALC: Accredited Land Consultant (2007), Realtors Land Institute, Chicago, Illinois.
RML: Residential Mortgage Lender (2002), National Association of Mortgage Brokers, Washington, D.C.
Leadership Mobile (2000-2001), Mobile, Alabama.
The Buckley School for Public Speaking (1999), Camden, South Carolina.
CCIM: Certified Commercial Investment Member (1997), CCIM Institute, Chicago, Illinois.
CSM: Certified Shopping Center Manager (1993), International Council of Shopping Centers, New York, New York.

ACADEMIC FACULTY APPOINTMENTS

Associate Professor of Finance and Real Estate, Tenured (2019-Present), University of South Alabama.
Graduate Faculty (2019-Present), The Graduate School, University of South Alabama.
Professor of International Business (2015-Present), Midwestern State University British Studies, Queen Mary University, London, United Kingdom.
Assistant Professor of Finance and Real Estate, Tenure-Track (2014-2019), University of South Alabama.
Visiting Instructor of Finance and Real Estate (2013-2014), University of South Alabama.
Adjunct Instructor of Real Estate (2008-2013), University of South Alabama.

ACADEMIC ADMINISTRATIVE APPOINTMENTS

Interim Assistant Dean for Financial Affairs (2021-Present), Mitchell College of Business, University of South Alabama.
Executive Director (2021-Present), South Alabama Center for Business Analytics, Real Estate, and Economic Development (SABRE), Mitchell College of Business, University of South Alabama.
Director (2015-2021), Center for Real Estate and Economic Development (CREED), Mitchell College of Business, University of South Alabama.
Senior Researcher and Project Analyst (2011-2015), Center for Real Estate and Economic Development (CREED), Mitchell College of Business, University of South Alabama.

PUBLICLY HELD COMPANY LEADERSHIP

Member, Alabama Advisory Board (Elected, 2016-Present), The First Bank (Symbol: FBMS), Hattiesburg, Mississippi.
Member, Alabama Advisory Board (Elected, 1999-2004), Compass Bank (Symbol: CBSS), Birmingham, Alabama.

GOVERNMENTAL AGENCY LEADERSHIP

Vice-Chairman (Elected, 2020-Present), Alabama Real Estate Commission, Montgomery, Alabama.
Real Estate Commissioner (Appointed by Alabama Governor Robert Bentley, 2011-Present), Alabama Real Estate Commission, Montgomery, Alabama.
Vice-Chairman (Elected, 2016-2018), City of Mobile Housing Authority, Mobile, Alabama.

Housing Authority Commissioner (Appointed by City of Mobile Mayor Sandy Stimpson, 2016-2018), City of Mobile Housing Authority, Mobile, Alabama.

Chairman, (Elected, 2005-2011), City of Mobile Board of Zoning Adjustment, Mobile, Alabama.

Vice-Chairman (Elected, 2003-2005), City of Mobile Board of Zoning Adjustment, Mobile, Alabama.

Zoning Adjustment Commissioner (Appointed by Mobile City Council President Reginald Copeland, 2003-2011), City of Mobile Board of Zoning Adjustment, Mobile, Alabama.

JUDICIAL SYSTEM LEADERSHIP

Land Commissioner (Appointed by Mobile County Circuit Court Judge Sarah Stewart, 2009-2018), Mobile, Alabama.

Land Commissioner (Appointed by Mobile County Probate Court Judge Don Davis, 2000-2018), Mobile, Alabama.

ACADEMIC LEADERSHIP

Secretary and Executive Committee Member, (Elected, 2021-Present), American Real Estate Society.

Co-Editor (Appointed by Board of Directors, 2019-Present), *Journal of Real Estate Practice and Education*, American Real Estate Society.

Member, Advisory Board (Appointed by Alabama Governor Robert Bentley, 2016-Present), Alabama Center for Insurance Information and Research.

Member, Board of Directors (Elected, 2016-Present), American Real Estate Society.

Member, Editorial Board (Appointed by Editor, 2013-Present), *Academy of Business Journal*, Academy of Business Research.

Case Study Editor (Appointed by Board of Directors, 2015-2019), *Journal of Real Estate Practice and Education*, American Real Estate Society.

Past-President (Elected, 2016-2017), Future Leaders of the American Real Estate Society, American Real Estate Society.

President, (Elected, 2015-2016), Future Leaders of the American Real Estate Society, American Real Estate Society.

Chair (Appointed by Board of Directors, 2013-2016), Practitioner's Research Awards Sub-Committee, American Real Estate Society.

Vice-Chair (Appointed by Board of Directors, 2012-2016), Research Committee, American Real Estate Society.

Member, Advisory Board (Appointed by Mitchell College of Business Dean, 2011-2015), Center for Real Estate and Economic Development (CREED), University of South Alabama.

Member, President's Advisory Council (Appointed by University President, 2003-2014), University of Mobile.

Member, Advisory Board (Appointed by Mitchell College of Business Dean, 2006-2011), Center for Real Estate Studies (CRES), University of South Alabama.

PROFESSIONAL LEADERSHIP

Past President (Elected, 2001), President (Elected, 2000), President-Elect (Elected, (1999), Treasurer (Elected, 1997-1998), Member, Board of Directors (Elected, 1995-1996, 2005-2006, 2008-2009, 2013-2014), Mobile Area Association of Realtors, Mobile, Alabama.

Founding Member (2007), President (Elected, 2007-2009), Member, Board of Directors (Elected, 2007-2011), Realtors Land Institute, Alabama Chapter, Montgomery, Alabama.

Member, Board of Directors (Elected, 1998-2000, 2002-2004), Alabama Association of Realtors, Montgomery, Alabama.

President (Elected, 1999), President-Elect (Elected, 1998), Treasurer (Elected, 1997), Gulf Coast Multiple Listing Service, Inc., Mobile, Alabama.

President (Elected, 1998), Commercial Investment Exchange, Mobile, Alabama.

ACADEMIC FACULTY HONOURS

Founder and Advisor (2019-Present), USA Jaguar Realty, a Real Estate Brokerage Company for Undergraduate Students Majoring in Real Estate, Mitchell College of Business, University of South Alabama, Mobile, Alabama.

Featured Member Profile (2020), American Real Estate Society Newsletter, Volume XXXV, Number 1, Fall 2020, American Real Estate Society.

Advisor, International Student Real Estate Team Competition (2018-2019), Mitchell College of Business, University of South Alabama. Overall Grand Prize Winner in the Capright 2019 REALizing Returns University Race, resulting in 39.10% annual return and \$10,000 prize.

Advisor, International Student Real Estate Team Competition (2017-2018), Mitchell College of Business, University of South Alabama. 4-Time Quarterly Winner and Overall Grand Prize Winner in the Altus Analytics 2018 REAL CONFIDENCE Challenge, resulting in 16.12% annual return and \$40,000 prize.

Professor of the Year (2016), Mitchell College of Business, University of South Alabama.

ACADEMIC RESEARCH HONOURS

- Best Paper Award (2019), Academy of Business Research International Conference, New Orleans, Louisiana.
- Best Paper Award (2018), Academy of Business Research International Conference, New Orleans, Louisiana.
- Practitioner's Research Award (2015), Annual Meeting of the American Real Estate Society, Fort Myers, Florida.
- Practitioner's Research Award (2014), Annual Meeting of the American Real Estate Society, San Diego, California.
- Best Paper Award (2013), Academy of Business Research International Conference, New Orleans, Louisiana.
- Best Paper Award (2012), Academy of Business Research International Conference, Biloxi, Mississippi.
- Best Paper Award (2012), Academy of Business Research International Conference, New Orleans, Louisiana.

ACADEMIC SCHOLASTIC HONOURS

- Outstanding Graduate Student Award (2018), Master of Economic Development, College of Business and Economic Development, University of Southern Mississippi.
- University Scholar Award (2014), Doctor of Business Administration, Coles College of Business, Kennesaw State University.
- Doctoral Student Award (2014), American Real Estate Society.
- Doctoral Student Award (2014), American Real Estate and Urban Economics Association.
- International Honor Society of Beta Gamma Sigma (2014).
- Honor Society of Phi Kappa Phi (2013).
- International Honour Society of Alpha Sigma Gamma (2013).
- International Scholar Laureate (2013).
- Golden Key International Honour Society (2012).

PEER-REVIEWED RESEARCH PUBLICATIONS

- [12] Martinez, J. E., Cummings, J. R., and Mills, M. T. (2020). "The Increasing Trend in Commercial Real Estate Lending by Community Banks: The Role of Deliberate Risk-Taking, 2001-2017," *Journal of Economics and Technology Research*, 2(1).
- [11] Dahal, R., Petrolia, D., Grala, R., Gordon, J., Munn, I., and Cummings, J. R. (2019). "A Hedonic Pricing Method to Estimate Value of Waterfront in the Gulf of Mexico," *Urban Forestry and Urban Greening*, 41(1), 185-194.
- [10] Cummings, J. R., Lahtinen, K. D., and Hunsader, K. J. (2018). "Real Estate Pre-License Education: A National Call for Transparency," *Journal of Real Estate Practice and Education*, 21(1), 77-84. <https://doi.org/10.5555/1521-4842.21.1.77>.
- [9] Cummings, J. R., Ramirez, G. G., Sharma, D. S., and Lahtinen, K. D. (2018). "Motivating Capital Investment by Using the Audit Process to Increase Financial Transparency," *Asian Journal of Finance and Accounting*, 10(1), 81-114. <https://doi.org/10.5296/ajfa.v10i1.11810>.
- [8] Affuso, E., Cummings, J. R., and Le, H. (2018). "Wireless Towers and Home Values: An Alternative Valuation Approach Using a Hedonic Spatial Error Model," *Journal of Real Estate Finance and Economics*, 56(4), p. 653-676. <https://doi.org/10.1007/s11146-017-9600-9>.
- [7] Forrester, R. C., Martinez, J. E., and Cummings, J. R. (2017). "Funding Constraints at Community Banks: A Pre- and Post-2008 Recession Analysis of the Role of Federal Home Loan Bank Advances," *Southern Business and Economic Journal*, 40(1), 1-15.
- [6] Affuso, E., Cummings, J. R., and Le, H. (2017). "The External Cost of Asbestos in the Housing Market," *Applied Economics Letters*, 25(6), p. 397-400. <https://doi.org/10.1080/13504851.2017.1327114>.
- [5] Cummings, J. R., and Epley, D. R. (2015). "Better Tourism Market Analysis by Including Import Gap Analysis," *Tourism Economics*, 21(3), 871-879. <https://doi.org/10.5367/te.2014.0380>.
- [4] Cummings, J. R. (2015). "Residential Real Estate Realities after the Financial Crisis: Examining the Effectiveness of Seller-Paid Incentives to Buyers and Agents," *Southern Business and Economic Journal*, 38(1), 1-29.
- [3] Cummings, J. R., and Epley, D. R. (2014). "A Total Requirements View of a Tourism and Hospitality Market is More Accurate than Traditional Location Quotients," *Tourism Economics*, 20(3), 1-20. <https://doi.org/10.5367/te.2013.0285>.
- [2] Cummings, J. R., and Epley, D. R. (2013). "A National Employment Profile of the Real Estate Industry and the Appraisal Profession," *The Appraisal Journal*, 81(1), 129-142.
- [1] Cummings, J. R., and Epley, D. R. (2012). "A Solution to Fulfill the Underwriter's Constant Need for Accurate Valuations: A True Sales Price," *Real Estate Finance*, 29(3), 12-20.

RESEARCH MANUSCRIPTS UNDER PEER REVIEW OR IN PROGRESS

- [11] “The Market for Real Estate Transaction Incentives,” (with Gabriel Ramirez and Divesh Sharma), under peer review at the *International Journal of Real Estate Studies*.
- [10] “Is a FORTIFIED Home a Good Investment?” (with Dan Petrolia, Shea Gould, Seong Yun, and Josh Maples), under peer review at *Land Economics*.
- [9] “A Geospatial Approach to Airbnb’s Impact on Residential Home Values,” (with Ermanno Affuso and Ying Huang), in progress, targeted at the *Journal of Housing Research*.
- [8] “The Impact of Climate on Commercial Property Values,” (with Ermanno Affuso and Diane Hite), in progress, targeted at *Environment, Development, and Sustainability*.
- [7] “A Production Function for Cities,” (with Ermanno Affuso and Jana Stupavsky), in progress, targeted at *Urban Economics*.
- [6] “A Real-World Approach to Undergraduate Real Estate Education: Real Estate Companies for Real Estate Students,” (with Philip Seagraves), in progress, targeted at the *Journal of Real Estate Practice and Education*.
- [5] “From the Great Recession to the Coronavirus Recession: An Examination of Change in the U.S. Real Estate Industry,” in progress, targeted at the *Journal of Real Estate Research*.
- [4] “The Importance of Agency in Brokerage Relationships: The Curious Case of Transaction Brokerage” (with Justin Benefield, Heather Bono, and Marcus Allen), in progress, targeted at the *Journal of Housing Research*.
- [3] “Auction vs. Private Negotiation in Property Sales” (with Ying Huang, Ron Spahr, and Mark Sunderman), in progress, targeted at *Real Estate Economics*.
- [2] “Community Bank Capital Requirements: The Impact on Small Business Loans” (with Robert Forrester and John Martinez), in progress, targeted at the *Journal of Economics and Finance*.
- [1] “The Impact of Historical Preservation on Property Value: The Case of Mobile, Alabama” (with Ermanno Affuso), in progress, targeted at *Urban Economics*.

CREED/SABRE CLIENT CONSULTING PROJECTS

- [32] Mobile and Baldwin County Community Metrics Dashboard Development and Web Hosting (\$9,500), conducted for the Coastal Conversations Initiative sponsored by the Coastal Alabama Partnership, Mobile, Alabama, 2021.
- [31] Economic Impact Analysis of Azalea City Golf Course (\$8,500), conducted as part of a Recreational Entrepreneurial Study conducted by the Melton Center of Innovation and Entrepreneurship for the Director of Parks and Recreation, Office of the Mayor, City of Mobile, Mobile, Alabama, 2020.
- [30] Economic Impact Analysis of Proposed USA Health Baldwin County MAPP Campus Surgical and Emergency Health Care Facility (pro bono), conducted for the Office of the President, the Office of the Vice-President of Medical Affairs, USA Health, and the Office of Governmental Affairs, University of South Alabama, Mobile, Alabama, 2020.
- [29] Economic Impact Analysis of the Dauphin Island Sea Lab (\$10,000), conducted for the Office of the Executive Director, Dauphin Island Sea Lab, Dauphin Island, Alabama, 2020.
- [28] Regional Occupations Forecast Analyst (pro bono), conducted for the Office of the Provost, University of South Alabama, Mobile, Alabama, 2020.
- [27] Review of Independent Economic Impact Analysis Study of the University of South Alabama (pro bono), conducted for the Office of the Vice-President of Finance and Business Affairs and the Office of the Vice-President of Research and Economic Development, University of South Alabama, Mobile, Alabama, 2020.
- [26] Short-Form Economic Impact Analysis of Airbus in Mobile, Alabama (\$1,200), conducted for Airbus Americas, Inc., Mobile, Alabama, 2020.
- [25] Quantitative and Qualitative School Survey Analysis (\$10,000), conducted for Most Pure Heart of Mary Catholic School, Mobile, Alabama, 2020.
- [24] Cruise Industry Customer Profile Demographics Analysis and Heat Map Development (\$3,500), conducted for the Office of the Chief Executive Officer of the Mobile Convention and Visitors Board, Mobile, Alabama, 2020.
- [23] Mobile County Demographics Analysis (\$1,500), conducted for the Catholic Archdiocese of Mobile, Mobile, Alabama, 2019.
- [22] Economic Impact Analysis of Proposed Expansion of Laboratory for Applied Manufacturing (pro bono), conducted for the Office of the Vice-President of Research and Economic Development, University of South Alabama, Mobile, Alabama, 2019.

- [21] Economic Impact Analysis of Proposed New College of Medicine (\$9,000), conducted for the Office of the Vice-President of Medical Affairs and the Dean of the College of Medicine, University of South Alabama, Mobile, Alabama, 2019.
- [20] RFP/RFQ Development for Proposed Land, Medical Facilities, and Office Building Development (\$25,000), conducted for the Office of the Vice-President of Finance and Business Affairs, University of South Alabama, Mobile, Alabama, 2019.
- [19] Review of Economic Impact Studies of College Football Programs and Stadiums (pro bono), conducted for the Office of the President, University of South Alabama, Mobile, Alabama, 2018.
- [18] Demographic Analysis and Student Population Forecast (pro bono), conducted for the Office of the Director of Institutional Research, University of South Alabama, Mobile, Alabama, 2018.
- [17] Economic Impact Analysis of Alabama Portion of Proposed Passenger Rail System between Mobile and New Orleans (\$2,500), conducted for the Trent Lott Center for Economic Development, College of Business and Economic Development, University of Southern Mississippi, Hattiesburg, Mississippi, 2018.
- [16] Economic Impact Analysis of Volunteer of America (pro bono), conducted for the Office of the Chief Executive, Volunteers of America Southeast, Mobile, Alabama, 2018.
- [15] Feasibility Analysis of Proposed City of Spanish Fort Takeover of Volunteer Fire Department (\$15,000), conducted in conjunction with the Melton Center of Innovation and Entrepreneurship, University of South Alabama, for the Office of the Mayor, City of Spanish Fort, Spanish Fort, Alabama, 2018.
- [14] Demographic Study (pro bono), conducted for the Office of the Executive Director, Mobile Ballet, Mobile, Alabama, 2018.
- [13] Site Development and Market Analysis for Proposed Land, Medical Facilities, and Office Building Development (\$28,000), conducted for the Office of the Vice-President of Finance and Business Affairs, University of South Alabama, Mobile, Alabama, 2018.
- [12] Market Analysis for Proposed Development of Medical Campus in Midtown Mobile (\$17,500), conducted for the Office of the Chief Executive Officer, University of South Alabama Health System, Mobile, Alabama, 2017.
- [11] School Enrolment Forecasting Methodology Development (\$10,000), conducted for the Office of the Superintendent, Baldwin County Board of Education, Bay Minette, Alabama 2017.
- [10] Financial Statement and Ratio Analysis (\$2,800), conducted in conjunction with the Melton Center of Innovation and Entrepreneurship, University of South Alabama, for Overseas Hardwoods, Inc., Bay Minette, Alabama, 2017.
- [9] Regional Economic and Market Analysis (\$30,000), conducted for the Office of the City Manager, City of Talladega, Talladega, Alabama, 2017.
- [8] Financial and Feasibility Analysis of Existing Facility Operation (\$15,000), conducted for the Office of the Chief Executive Officer, Boys and Girls Clubs of South Alabama, Mobile, Alabama, 2017.
- [7] Review of Previous Economic Impact Analysis of Mobile Tennis Center (pro bono), conducted for the Office of the Mayor, City of Mobile, Mobile, Alabama, 2017.
- [6] Market Analysis for Proposed Expansion of Family Health Clinics (\$8,500), conducted for the Office of the Chief Strategy Officer, University of South Alabama Health System, Mobile, Alabama, 2016-2017.
- [5] Redevelopment Analysis for Proposed Development of Medical Campus in Midtown Mobile (\$12,000), conducted for the Office of the Chief Executive Officer, University of South Alabama Health System, Mobile, Alabama, 2016.
- [4] Economic Impact Analysis of Proposed Engineering Center Expansion Project (\$2,500), conducted for the Office of the Chief Executive Officer, Baldwin County Economic Development Alliance, Robertsdale, Alabama, 2016.
- [3] Economic Impact Analysis of Proposed Manufacturing Facility Expansion Project (\$2,000), conducted for the Office of the Chief Executive Officer, Baldwin County Economic Development Alliance, Robertsdale, Alabama, 2016.
- [2] Economic Impact Analysis of Proposed Ethane Pipeline, High Energy Steam Cracker Facility, and Multiple Associated Downstream Manufacturing Initiatives (\$101,250), conducted for the Office of Industrial Development, Alabama Power Company, Birmingham, Alabama, 2015-2016.
- [1] Regional Manufacturing Analysis (\$20,000), conducted for the Vice President of Economic Development, Mobile Area Chamber of Commerce, Mobile, Alabama, 2015.

PEER-REVIEWED RESEARCH CONFERENCE PROCEEDINGS

- [10] “The Increasing Trend in Commercial Real Estate Lending by Community Banks: The Role of Deliberate Risk-Taking, 2001-2017,” (with John Martinez and Michael Mills) presented at the Academy of Business Research International Conference, New Orleans, Louisiana, March 2019.
- [9] “A New Spatial Dynamic Panel Model to Forecast Future Elementary School Locations,” (with Ermanno Affuso and Fraser Bindele), presented at the Academy of Business Research International Conference, New Orleans, Louisiana, March 2019.
- [8] “A Team-Based Learning Approach to Teaching Principles of Real Estate,” presented at the Academy of Business Research International Conference, New Orleans, Louisiana, March 2019.
- [7] “Funding Constraints at Community Banks: A Pre- and Post-2008 Recession Analysis of the Role of FHLB Advances,” (with Robert Forrester and John Martinez), presented at the Academy of Business Research International Conference, New Orleans, Louisiana, March 2015.
- [6] “Effectiveness of REIT Audit Strategies Designed to Signal Financial Transparency and Increase Capital Investment after the Financial Crisis,” presented at the Academy of Business Research International Conference, New Orleans, Louisiana, March 2015.
- [5] “A Total Requirements View of a Hospitality Market Is More Accurate than Traditional Location Quotients,” (with Don Epley), presented at the Academy of Business Research International Conference, Biloxi, Mississippi, November 2012.
- [4] “Financial Transparency Signalling After the Financial Crisis: Did REITs Adopt More Aggressive Audit Strategies?” presented at the Academy of Business Research International Conference, Biloxi, Mississippi, November 2012.
- [3] “Residential Real Estate Realities After the Financial Crisis: Examining the Effectiveness of Seller-Paid Incentives to Buyers and Agents,” presented at the Academy of Business Research International Conference, Biloxi, Mississippi, November 2012.
- [2] “All Disasters Are Not Created Equal,” presented at the Academy of Business Research International Conference, New Orleans, Louisiana, March 2012.
- [1] “Trust in Corporate Real Estate Services Providers Outsourcing Relationships,” presented at the Academy of Business Research International Conference, New Orleans, Louisiana, March 2012.

RESEARCH CONFERENCE PRESENTATIONS

- [26] “From the Great Recession to the Coronavirus Recession: An Examination of Change in the U.S. Real Estate Industry,” presented at the Annual Meeting of the American Real Estate Society (Virtual), scheduled for March 2021.
- [25] “Is a FORTIFIED Home a Good Investment?” (with Dan Petrolia, Shea Gould, Seong Yun, and Josh Maples), presented at the Annual Meeting of the American Real Estate Society (Virtual), scheduled for March 2021.
- [24] “Is a FORTIFIED Home a Good Investment?” (with Dan Petrolia, Shea Gould, Seong Yun, and Josh Maples), presented at the Annual Meeting of the Southern Agricultural Economics Association, Irvine, Texas, February 2021.
- [23] “Is a FORTIFIED Home a Good Investment?” (with Dan Petrolia, Shea Gould, Seong Yun, and Josh Maples), presented at the 2020 Bays and Bayous Symposium (Virtual), December 2020.
- [22] “Is a FORTIFIED Home a Good Investment?” (with Dan Petrolia, Shea Gould, Seong Yun, and Josh Maples), presented at the Annual Fall Conference of the Alabama Association of Floodplain Managers, Gulf Shores, Alabama, October 2020.
- [21] “The Development, Implementation, and Growth of Jaguar Realty: A Novel Approach to Growing an Undergraduate Real Estate Major,” scheduled for presentation (Postponed due to COVID-19) at the Annual Meeting of the American Real Estate Society, Sanibel, Florida, April 2020.
- [20] “A Hedonic Pricing Method to Estimate Value of Waterfront on the Gulf of Mexico” (with Ram Dahal, Daniel Petrolia, Robert Grala, Gordon, Jason), presented at the Annual Meeting of the American Real Estate Society, Paradise Valley, Arizona, April 2019.
- [19] “The Increasing Trend in Commercial Real Estate Lending by Community Banks: The Role of Deliberate Risk-Taking, 2001-2017,” (with John Martinez and Michael Mills), presented at the Academy of Business Research International Conference, New Orleans, Louisiana, March 2019. *Won Best Paper Award.*
- [18] “Community Bank Capital Requirements: The Impact on Small Business Loans.” (with Robert Forrester and John Martinez), Academy of Economics and Finance, St. Petersburg, Florida, March 2019.
- [17] “A Team-Based Learning Approach to Teaching Principles of Real Estate,” presented at the Annual Meeting of the American Real Estate Society, Bonita Springs, Florida, April 2018.

- [16] “A New Spatial Dynamic Panel Model to Forecast Future Elementary School Locations,” (with Ermanno Affuso and Frasier Bindele) presented at the Annual Meeting of the American Real Estate Society, Bonita Springs, Florida, April 2018.
- [15] “A Team-Based Learning Approach to Teaching Principles of Real Estate,” presented at the Academy of Business Research International Conference, New Orleans, Louisiana, March 2018. *Won Best Paper Award.*
- [14] “A New Spatial Dynamic Panel Model to Forecast Future Elementary School Locations,” (with Ermanno Affuso and Frasier Bindele) presented at the Academy of Business Research International Conference, New Orleans, Louisiana, March 2018.
- [13] “The External Cost of Asbestos in the Housing Market,” (with Ermanno Affuso and Hubinnh Le) presented at the Annual Meeting of the American Real Estate Society, San Diego, California, April 2017.
- [12] “Robust Inference for Spatial Econometric Models: A Nonparametric, Rank-Based Approach,” (with Ermanno Affuso, Hubinnh Le, and Frasier Bindele) presented at the Annual Meeting of the American Real Estate Society, San Diego, California, April 2017.
- [11] “Wireless Towers and Home Values: An Alternative Valuation Approach Using a Hedonic Spatial Error Model,” (with Ermanno Affuso and Hubinnh Le) presented at the Annual Meeting of the American Real Estate Society, Denver, Colorado, April 2016.
- [10] “Motivating Real Capital Investment by Using the Audit Process to Increase Financial Transparency,” presented at the Annual Meeting of the American Real Estate Society, Fort Myers, Florida, April 2015.
- [9] “Why Worlds Should Collide: The Importance of Bringing Industry Experts to the Classroom,” presented at the Annual Meeting of the American Real Estate Society, Fort Myers, Florida, April 2015.
- [8] “Funding Constraints at Community Banks: A Pre- and Post-2008 Recession Analysis of the Role of FHLB Advances,” (with Robert Forrester and John Martinez), presented at the Academy of Business Research International Conference, New Orleans, Louisiana, 2015.
- [7] “Motivating Real Estate Sales: Buyer and Seller Incentives,” presented at the Annual Meeting of the American Real Estate Society, San Diego, California, April 2014.
- [6] “Effectiveness of REIT Audit Strategies Designed to Signal Financial Transparency and Increase Capital Investment after the Financial Crisis,” presented at the Annual Meeting of the American Real Estate Society, Kona, Hawaii, April 2013.
- [5] “Effectiveness of REIT Audit Strategies Designed to Signal Financial Transparency and Increase Capital Investment after the Financial Crisis,” presented at the Academy of Business Research International Conference, New Orleans, Louisiana, March 2013. *Won Best Paper Award.*
- [4] “A Total Requirements View of a Hospitality Market Is More Accurate than Traditional Location Quotients,” (with Donald R. Epley) presented at the Academy of Business Research International Conference, Biloxi, Mississippi, November 2012.
- [3] “Financial Transparency Signalling After the Financial Crisis: Did REITs Adopt More Aggressive Audit Strategies?” presented at the Academy of Business Research International Conference, Biloxi, Mississippi, November 2012.
- [2] “Residential Real Estate Realities After the Financial Crisis: Examining the Effectiveness of Seller-Paid Incentives to Buyers and Agents,” presented at the Academy of Business Research International Conference, Biloxi, Mississippi, November 2012. *Won Best Paper Award.*
- [1] “All Disasters Are Not Created Equal,” presented at the Academy of Business Research International Conference, New Orleans, Louisiana, March 2012. *Won Best Paper Award.*

GRADUATE RESEARCH LEADERSHIP

- [12] Doctoral Dissertation Committee Member (2020-2021), Catherine Hessick, Doctor of Philosophy in Business Administration Candidate, University of South Alabama, Mobile, Alabama.
- [11] Doctoral Dissertation Committee Member (2019-2020), Philip Holmes, Doctor of Philosophy in Business Administration Candidate, University of South Alabama, Mobile, Alabama.
- [10] Master’s Thesis Committee Member (2019-2020), Shea Gould, Master of Science in Economics Candidate, Mississippi State University, Starkville, Mississippi.
- [9] Applied Research Methods Professor (2019), Gabriella Weaver, Master of Business Administration Candidate, Midwestern State University British Studies, Queen Mary University, London, United Kingdom.
- [8] Directed Study in RFQ/RFP Development and Analysis (2019), Ashton Silverstein, Master of Business Administration Candidate, University of South Alabama, Mobile, Alabama.
- [7] Applied Research Methods Professor (2018), Zhang Jiahao, Master of Business Administration Candidate, Midwestern State University British Studies, Queen Mary University, London, United Kingdom.

- [6] Applied Research Methods Professor (2017), Geoffrey Bunting, Master of Accounting Candidate, Midwestern State University British Studies, Queen Mary University, London, United Kingdom.
- [5] Applied Research Methods Professor (2017), Kimberlyn Bush, Master of Business Administration Candidate, Midwestern State University British Studies, Queen Mary University, London, United Kingdom.
- [4] Applied Research Methods Professor (2017), Mengning Fan, Master of Business Administration Candidate, Midwestern State University British Studies, Queen Mary University, London, United Kingdom.
- [3] Applied Research Methods Professor (2017), Rachael Higdon, Master of Business Administration Candidate, Midwestern State University British Studies, Queen Mary University, London, United Kingdom.
- [2] Applied Research Methods Professor (2016), Emily Herzog, Master of Business Administration Candidate, Midwestern State University British Studies, Queen Mary University, London, United Kingdom.
- [1] Applied Research Methods Professor (2016), Luke Smollen, Master of Business Administration Candidate, Midwestern State University British Studies, Queen Mary University, London, United Kingdom.

INVITED CONFERENCE AND SEMINAR PRESENTATIONS

- [7] Roundtable Panel, Real Estate Professors from Auburn University, University of Alabama, University of Alabama at Birmingham, and University of South Alabama, ACREcon, University of Alabama Center for Real Estate Annual Commercial Real Estate Conference, Birmingham, Alabama, February 2019.
- [6] “Reconciling Differences between Alabama and Florida Real Estate License Laws, Pensacola Association of Realtors and Mobile Area Association of Realtors, Pensacola, Florida, November 2017.
- [5] “Real Estate Development: Buckle Up!” Financial Management Association, University of South Alabama, Mobile, Alabama, September 2016.
- [4] “Real Estate Development,” Gulf Coast Commercial Real Estate Summit, Mobile, Alabama, March 2015.
- [3] “Motivating Real Estate Sales: Buyer and Seller Incentives,” Department of Economics and Finance, Lutgert College of Business, Florida Gulf Coast University, Fort Myers, Florida, February 2014.
- [2] “Internet Property Information Sources” Gulf Coast Commercial Real Estate Summit, Mobile, Alabama, March 2014.
- [1] “Residential Subdivision Development,” Gulf Coast Commercial Real Estate Summit, Mobile, Alabama, March 2008.

INVITED PUBLIC SPEAKING PRESENTATIONS

- [25] “The Alabama Economy and Commercial Real Estate Markets: Past, Present, and Future,” Alabama Chapter of the CCIM Institute, Point Clear, Alabama, scheduled for September 2021.
- [24] “Mobile and Baldwin Real Estate and Building Markets in Review and a Look to the Future,” Associated General Contractors and Roadbuilders, March 2021.
- [23] “Economic Outlook,” Wells Fargo Advisors, Thompson Wealth Management, Via Zoom, October 2020.
- [22] “The New COVID Economy: Is it Live or is it Memorex?” Roberts Brothers, a Berkshire Hathaway Affiliate, Via Zoom, October 2020.
- [21] “Proposal to Approve USA Jaguar Realty, a Real Estate Company for Undergraduate Real Estate Students” Board of Trustees, University of South Alabama, Mobile, Alabama, September, 2019.
- [20] “Economic and Market Information Website Data and Data Analytics Capabilities,” LLB&B Real Estate, Mobile, Alabama, June 2019.
- [19] “State of the Alabama Economy,” Warrior-Tombigbee Waterway Association, Point Clear, Alabama, May 2019.
- [18] “Key Economic Drivers in the GulfSouth Region,” Realty Executives International East Coast Conference, New Orleans, Louisiana, August 2018.
- [17] “Economic and Market Information Website Data and Data Analytics Capabilities,” Roberts Brothers, a Berkshire Hathaway Affiliate, Annual Conference, Mobile, Alabama, May 2018.
- [16] “Economic and Market Information Website Data and Data Analytics Capabilities,” Mobile Convention and Visitors Bureau, Mobile, Alabama, May 2018.
- [15] “Economic and Market Information Website Data and Data Analytics Capabilities,” Baldwin County Planners Association, Foley, Alabama, May 2018.
- [14] “Economic and Market Information Website Data and Data Analytics Capabilities,” Board of Trustees, University of South Alabama, Mobile, Alabama, March 2018.
- [13] “State of the Coastal Real Estate Markets,” The First Bank, Mobile, Alabama, February 2018.
- [12] “Economic and Market Information Website Data and Data Analytics Capabilities,” Baldwin County Economic Development Alliance, Robertsdale, Alabama, November 2017.

- [11] “Economic and Market Information Website Data and Data Analytics Capabilities,” USA Mitchell Cancer Institute, University of South Alabama, Mobile, Alabama, October 24, 2017.
- [10] “Economic and Market Information Website Data and Data Analytics Capabilities,” North Baldwin Chamber of Commerce, Bay Minette, Alabama, October 2017.
- [9] “Economic and Market Information Website Data and Data Analytics Capabilities,” Eastern Shore Chamber of Commerce, Fairhope, Alabama, October 2017.
- [8] “Economic and Market Information Website Data and Data Analytics Capabilities,” President's Mayoral Luncheon, University of South Alabama, Mobile, Alabama, September 2017.
- [7] “State of the Economy” Wilkins-Miller Company Retreat, Spanish Fort, Alabama, November 2016.
- [6] “A Comprehensive Economic Value Study,” MAST Group, Alabama Power Company, Mobile, Alabama, August 2016.
- [5] “Regional Economy Overview,” ICSC Gulf South Idea Exchange, International Council of Shopping Centers, Mobile, Alabama, March 2016.
- [4] “Manufacturing Sector Gap Analysis,” Advancing Southwest Alabama, Thomasville, Alabama, September 2015.
- [3] “Making Good Use of Seller-Paid Sales Incentives,” Montgomery Association of Realtors Convocation, Montgomery, Alabama, May 2015.
- [2] “Be EDGAR: How to Survive the Doctoral Program,” DBA Students, Mitchell College of Business, University of South Alabama, Mobile, Alabama, May 2014.
- [1] “Be EDGAR: How to Survive the Doctoral Program,” DBA Students, Coles College of Business, Kennesaw State University, Kennesaw Georgia, April 2014.

INVITED PERSONAL FINANCE SEMINAR PRESENTATIONS

- [15] “Managing Your Money After Graduation: The Car, the House, the Ring?” Mortar Board Society, University of South Alabama, Mobile, Alabama, March 2020 (Postponed due to .
- [14] “Managing Your Money After Graduation: The Car, the House, the Ring?” College of Engineering Student Association, University of South Alabama, Mobile, Alabama, March 2020.
- [13] “Managing Your Money After Graduation: The Car, the House, the Ring?” Poarch Creek Band of Indians, Atmore, Alabama, April 2019.
- [12] “When You Talk to Your Kids About Money, Do They Listen?” Jag Fit, University of South Alabama, Mobile, Alabama, December 2018.
- [11] “Financial Planning: Now? Why? How?” College of Arts and Sciences, University of South Alabama, Mobile, Alabama, October 2018.
- [10] “Financial Planning: Debt or Credit? Why You Need Both.” College of Arts and Sciences, University of South Alabama, Mobile, Alabama, October 2018.
- [9] “Managing Your Money After Graduation: The Car, the House, the Ring?” Student Nursing Association, University of South Alabama, Mobile, Alabama, September 2018.
- [8] “Financial Planning: Now? Why? How?” College of Arts and Sciences, University of South Alabama, Mobile, Alabama, October 2017.
- [7] “Financial Planning: Debt or Credit? Why You Need Both.” College of Arts and Sciences, University of South Alabama, Mobile, Alabama, October 2017.
- [6] “Staying Money-Wise During College: Keeping Your Student Loans and College-Life Spending in Check” University of Mobile, Mobile, Alabama, March 2017.
- [5] “Managing Your Money After Graduation: The Car, the House, the Ring?” University of Mobile, Mobile, Alabama, March 2017.
- [4] “Staying Money-Wise During College: Keeping Your Student Loans and College-Life Spending in Check” Spring Hill College, Mobile, Alabama, March 2017.
- [3] “Managing Your Money After Graduation: The Car, the House, the Ring?” Spring Hill College, Mobile, Alabama, March 2017.
- [2] “Financial Planning: Now? Why? How?” College of Arts and Sciences, University of South Alabama, Mobile, Alabama, October 2016.
- [1] “Financial Planning: Debt or Credit? Why You Need Both.” College of Arts and Sciences, University of South Alabama, Mobile, Alabama, October 2016.

CLASSES

University of South Alabama
Mobile, Alabama

Graduate (Doctoral), 2019-Present:	Business Analytics in Real Estate Research (Scheduled for Fall 2021) Finance and Real Estate Research Seminar
Graduate (Masters), 2019-Present:	Economic Impact Analysis and RFQ/RFP Development
Undergraduate, 2008-Present:	Real Estate Development and Property Management Real Estate Finance and Investment Real Estate Valuation Real Estate Law Alabama Real Estate License Law Principles of Real Estate Economic Development Practice Intermediate Business Finance Money Markets and Financial Institutions Personal Finance

Midwestern State University British Studies
Queen Mary University
London, United Kingdom, 2015-Present

Graduate (Masters):	Applied Research Methods in International Business Issues in International Business
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Undergraduate:	Introduction to Research Methods in International Business Issues in International Business
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University of Mobile
Mobile, Alabama, 1991-1995

Undergraduate:	Principles of Risk and Insurance
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SERVICE TO THE UNIVERSITY OF SOUTH ALABAMA

Fundraising

\$25,000, annually, Wind Creek Hospitality (2015-Present), Regent Partner of the Center for Real Estate and Economic Development.

\$25,000 annually (10 @ \$2,500), Academic Partners of the Center for Real Estate and Economic Development (2015-Present).

\$20,000, annually, Mobile Area Association of Realtors (2011-Present), College Partner of the Center for Real Estate and Economic Development.

\$30,000, Alabama State Legislature, for the Center for Real Estate and Economic Development (2013-2014).

Committees

Finance Professor Search Committee (2020-2021).

University Economic Impact Committee (2019-2021).

Economics Professor Search Committee (2019-2020).

Finance Professor Search Committee (2019-2020).

Supply Chain Professor Search Committee (2019-2020).

Executive Committee, Digital Marketing Program (2016-Present).

Doctor of Business Administration Finance Curriculum Exploration and Formation Committee (2017-2018).

Melton Center for Innovation and Entrepreneurship Executive Director Search Committee (2015-2016).

Economics Professor Search Committee (2014-2015).

Finance Professor Search Committee (2014).

Master's in Financial Economics Curriculum Exploration and Formation Committee (2014).

Advisory Council Member Recruitment, Department of Economics and Finance Advisory Council (2014-2015).

Economics Professor Search Committee (2014-2015).

Golf Team Prospective Student Tour and Presentation (2014).

College and Department Representative and Presenter, USA Day, Mitchell College of Business (2014).

Media

Realtor.com (Internet), Contributed to a national story about the effects the HGTV production of the television show Hometown will have on the town of Wetumpka, Alabama, May 15, 2021.

AL.com (Internet), Contributed to a story about a proposed truck bridge over the Mobile River and the potential impact of pass-through costs, March 27, 2021.

Business Alabama (Magazine), Provided information for a story about an Economic Impact Analysis done for the Dauphin Island Sea Lab, March 17, 2021.

USA News (Internet), Provided information for a story about an Economic Impact Analysis done for the Dauphin Island Sea Lab, March 17, 2021.

ABC-TV33/40, Birmingham (TV) Contributed to a story about the effects of the COVID-19 pandemic on labor force participation in the State of Alabama, March 16, 2021.

Zippia.com (Internet), Participated as a panelist addressing the following questions: “What types of skills will young finance graduates need when they enter the workforce in the coming years? Are there any particularly good places in the United States for graduates to find work opportunities in this field after they graduate? How do you envision technology impacting this field in the next 5 years?” October 5, 2020.

Lagniappe (Newspaper), Contributed to a story about the economic impact of Airbus over the previous five years, September 15, 2020.

Alabama News Center (Internet), Contributed to a story about the economic impact of Airbus over the previous five years, originally published by Bloomberg News, and picked up by the Alabama News Center, September 14, 2020.

Bloomberg News (Internet), Contributed to a story about the economic impact of Airbus over the previous five years, September 14, 2020.

WalletHub.com (Internet), Participated as a panelist addressing the following questions: “Best Real Estate Markets?” August 25, 2020.

Lagniappe (Newspaper), Contributed to a story about how COVID-19’s reduced office worker presence in downtown Mobile has hurt the Mobile Central Business District, August 19, 2020.

Fox10 News (TV), Featured in story about area real estate markets thriving despite COVID-19, August 6, 2020.

WalletHub.com (Internet), Participated as a panelist addressing the following question: “Best & Worst Places to Rent in America?” July 22, 2020.

WalletHub.com (Internet), Participated as a panelist addressing the following question: “Best Beach Towns to Live In?” June 17, 2020.

Lagniappe (Newspaper), Mobile Bay Economic Snapshot October 2019 edition picked up by Lagniappe in their report about Mobile and Baldwin County real estate market activity, November 26, 2019.

WalletHub.com (Internet), Participated as a panelist addressing the following questions: “Ask the Experts: How likely is it that the Federal Reserve will increase interest rates in the coming months?” August 28, 2019.

Lagniappe (Newspaper), Contributed to a story about Alabama state employment benchmarks for 2018, January 2, 2019.

Lagniappe (Newspaper), Mobile Bay Economic Snapshot August 2018 edition picked up by Lagniappe in their report about Mobile and Baldwin County real estate market activity, September 5, 2018.

Lagniappe (Newspaper), Mobile Bay Economic Snapshot March 2018 edition picked up by Lagniappe in their report about Mobile and Baldwin County real estate market activity, April 18, 2018.

WalletHub.com (Internet), Participated as a panelist addressing the following question: “Ask the Experts: What are the Issues Students Should Consider Regarding Credit, Credit Scores, and Credit Cards?” October 10, 2017.

WalletHub.com (Internet), Participated as a panelist addressing the following question: “Ask the Experts: What are the Most Common Mistakes a Renter Makes When Searching for a New Apartment?” August 18, 2017.

AL.com (Internet), Contributed to a story about online sales impacts on Mobile City Council’s decision to keep spending in check, June 2017.

AL.com (Internet), Contributed to a story about declining sales tax revenue in the City of Mobile, May 2017.

AL.com (Internet), Contributed to a story about the status of the so-called, Alabama ‘Governor’s Mansion’ at Gulf Shores, AL, April 10, 2017.

AL.com (Internet), Provided economic news and opinion about the current state of the real estate market in Mobile and Baldwin Counties, March 19, 2017.

Crossman & Company - Southeast Retail Report (Magazine), Interviewed for information and quotations used in article, February 2017.

AL.com (Internet), Contributed to “Backlash grows over coastal growth as Gulf Shores presses forward with hotel project,” by John Sharp, posted on January 17, 2017.

USA News (Internet), Provided information for a story about the Fall 2016 FIN 446 class presentation of their final projects to a group of local business leaders and investors, January 3, 2017.

Mobile Press Register (Newspaper), The Mobile Press Register republished a story that originated on USA News on November 22, 2016 which provided information for a story about how to avoid financial stress in pursuit of holiday shopping, November 23, 2016.

USA News (Internet), Provided information for a story about how to avoid financial stress in pursuit of holiday shopping, November 20, 2016.

Lagniappe (Newspaper), Commentary on story about Donald Trump’s election's effects on the economy, November 16, 2016.

AL.com (Internet), Provided commentary on the economic impact of the closure of the GulfQuest museum, November 12, 2016.

AL.com (Internet), Provided commentary about the financial markets’ rebound in the wake of the 2016 U.S. Presidential election, November 9, 2016.

- Lagniappe (Newspaper), Provided commentary on story about Donald Trump's election's effects on the economy, November 9, 2016.
- Local 15 News (TV), Provided on-screen commentary on the financial markets bouncing back after dropping significantly as the 2016 Presidential election returns indicated Donald Trump would win the Presidency, November 9, 2016.
- AL.com (Internet), Provided commentary for a story about the Poarch Band of Creek Indians' plans to develop an amusement park in south Foley, Alabama, November 2, 2016.
- WalletHub.com (Internet), Participated as a panelist addressing the following question: "Ask the Experts: What Are the Pitfalls of Buying a Foreclosure?" June 29, 2016.

SERVICE TO THE ACADEMY

Manuscript Reviewer

- Academy of Business Research Journal*
Journal of the Academy of Economics and Finance
Journal of Real Estate Practice and Education
Journal of Real Estate Research
Southern Business and Economic Journal

Research Conferences

Panelist

- Ask the ARES Journal Editors (2021), American Real Estate Society Annual Conference, via Zoom.
- International Standards for the Global Real Estate Profession: What Instructors and Researchers Need to Know (2018), American Real Estate Society Annual Conference, Bonita Springs, Florida.
- Critical Issues Seminar (2017), American Real Estate Society Annual Conference, San Diego, California.
- Critical Issues Seminar (2016), American Real Estate Society Annual Conference, Fort Myers, Florida.
- Critical Issues Seminar (2014), American Real Estate Society Annual Conference, San Diego, California.

Chair

- Conference Session (2021), American Real Estate Society Annual Conference, via Zoom.
- Doctoral Session (2021), American Real Estate Society Annual Conference, via Zoom.
- Doctoral Session (2020; Postponed due to COVID-19), American Real Estate Society Annual Conference, Sanibel, Florida.
- Conference Session (2018), American Real Estate Society Annual Conference, Bonita Springs, Florida.
- Doctoral Session (2018), American Real Estate Society Annual Conference, Bonita Springs, Florida.
- Doctoral Session (2017), American Real Estate Society Annual Conference, San Diego, California.
- Conference Session (2016), American Real Estate Society Annual Conference, Fort Myers, Florida.
- Conference Session (2015), Academy of Business Research International Conference, New Orleans, Louisiana.
- Doctoral Session (2015), American Real Estate Society Annual Conference, Denver, Colorado.
- Conference Session (2014), American Real Estate Society Annual Conference, San Diego, California.
- Doctoral Session (2014), American Real Estate Society Annual Conference, San Diego, California.
- Conference Session (2013), Academy of Business Research International Conference, New Orleans, Louisiana.
- Conference Session (2012), Academy of Business Research International Conference, Biloxi, Mississippi.

Discussant

- Conference Session (2014), American Real Estate Society Annual Conference, San Diego, California.
- Conference Session (2013), American Real Estate Society Annual Conference, Kona, Hawaii.
- Conference Session (2013), Academy of Business Research International Conference, New Orleans, Louisiana.
- Conference Session (2012), Academy of Business Research International Conference, Biloxi, Mississippi.
- Conference Session (2012), Financial Management Association Annual Conference, Atlanta, Georgia.
- Conference Session (2012), American Real Estate Society Annual Conference, St. Petersburg, Florida.

ACADEMIC SOCIETY AFFILIATIONS

- Academy of Economics and Finance (2014-Present).
- Academy of Business Research (2012-Present).
- American Finance Association (2012-Present).
- American Real Estate and Urban Economics Association (2012-Present).
- American Real Estate Society (2012-Present).
- Financial Management Association (2012-Present).
- International Real Estate Society (2012-Present).

PROFESSIONAL EXPERIENCE

- President (2006-Present), The Chamberlin Company, LLC, Mobile, Alabama.

President (2001-Present), LA Land, Inc. Mobile, Alabama.
 President (1994-Present), RCR Properties, Inc., Mobile, Alabama.
 President (2007-2013), The Cummings Company, LLC, Mobile, Alabama.
 Executive Vice-President (2001-2010), Island Realty Corporation, Dauphin Island, Alabama.
 President (2004-2009), America South Mortgage Corporation, Mobile, Alabama.
 President (2002-2009), Cummings Construction, LLC, Fairhope, Alabama.
 President (2004-2007), America South Realty, LLC, Mobile, Alabama.
 President (2001-2007), Island Resort Management, LLC, Dauphin Island, Alabama.
 Vice President of Development (1996-2001), Saad Realty Group, Mobile, Alabama.
 Vice President of Development (1996-2001), Saad Development Corporation, Mobile, Alabama.
 Development and Leasing Manager (1988-1996), White-Spinner Commercial Development, Inc. Mobile, Alabama.
 Development and Leasing Manager (1986-1988), Herman Maisel & Company, Inc., Mobile, Alabama.
 President (1983-1986), Reliable Maintenance Corporation, Charlotte, North Carolina.
 President (1982-1986), Community Management Services of Charlotte, Inc., Charlotte, North Carolina.

PROFESSIONAL LICENSES

Real Estate Broker (1986-Present), State of Alabama.
 Real Estate Broker (2004-2012, 2017-Present), State of Louisiana.
 Mortgage Broker (2002-2009), State of Alabama.
 Mortgage Broker (2002-2009), State of Louisiana.
 VA Lender (2002-2009), U.S. Department of Veterans Affairs.
 Title II FHA Lender (2004-2009), U.S. Department of Housing & Urban Development.
 Homebuilder (2002-2009), State of Alabama.
 Real Estate Broker (1982-2003), State of North Carolina.
 Real Estate Broker (1997-1999), State of Florida.

PROFESSIONAL HONOURS

Realtor of the Year Award (2001), Mobile Area Association of Realtors, Mobile, Alabama.
 Golden “R” Award (2000), Alabama Association of Realtors, Montgomery, Alabama.
 Honor Society Life Member (1999), Alabama Association of Realtors, Montgomery, Alabama.

PROFESSIONAL ASSOCIATION AFFILIATIONS

Certified International Property Specialists Network (2013-Present).
 Association of Real Estate License Law Officials (2011-Present).
 Realtor’s Land Institute (2007-Present).
 Council of Real Estate Brokerage Managers (2005-Present).
 CCIM Institute (1993-Present).
 National Association of Realtors (1986-Present).
 Alabama Association of Realtors (1986-Present).
 Mobile Area Association of Realtors (1986-Present).
 National Association of Mortgage Brokers (2002-2009).
 International Council of Shopping Centers (1992-2001).

NON-PROFIT LEADERSHIP

Past President (Elected, 2006) President (Elected, 2005) President-Elect (Elected, 2004), Treasurer (Elected, 2003),
 Member, Board of Directors (Elected, 2001-2007), Heron Lakes Country Club, Mobile, Alabama.

PERSONAL REFERENCES

Mr. Abraham Mitchell Benefactor University of South Alabama	Honorable Sarah Stewart Associate Justice Alabama Supreme Court	Ms. Shandra Brown Trustee University of South Alabama
Honorable Sandy Stimpson Mayor City of Mobile	Mr. Richard Weavil Advisory Board Chair SABRE	Mr. Vaughn Poe Executive Director Alabama Real Estate Commission

