

Kyle Kosmider - Background and Career Highlights:

EDUCATION

The Johns Hopkins University, Baltimore, MD - *B.A. in Economics* **2001**

Concentration: Money and Banking

The Johns Hopkins University, Baltimore, MD - *Minor in Business and Entrepreneurship* **2001**

Concentration: Corporate Finance

American Bankruptcy Institute and Turnaround Management Association Member: 2010 - Present

Various educational programs and extensive networking within the realm of litigation, bankruptcy and distressed real estate. Banking, mortgage, commercial property and turnaround management scenarios.

Early Minion Life In College - Executive Assistant For Professor Steve Hanke, Director of The Institute For Applied Economics at The Johns Hopkins University in Baltimore, MD: May 1999 – May 2001

Complete office support, including coordination of international travel schedule, editing and proofing of papers and editorials to publications such as Forbes, Financial Times, Wall Street Journal, Euromoney and newsletter of Friedberg Mercantile Group (currency trading firm based in Toronto, CN).

Broker/Mortgage Originator April 2000 – January 2007

Originated, negotiated and structured residential and commercial mortgage loans; maintained communication with underwriters and executed closings in an intense and time sensitive environment; negotiated and managed terms of mortgage warehouse lines. Offices in Florida, Minnesota, Nevada. Company sold before the financial Armageddon / "Great Recession"

Accumulation of Advantageously Priced Residential and Commercial Property: 2006 - Present

Acquisition, rehabilitation and leasing of investment properties throughout the Twin Cities metropolitan area, as well as recapitalization and management of distressed condominium associations in the Miami-Dade County metro area.

Organization of Debtor Affairs In Dennis E. Hecker Bankruptcy (\$767M Debt): 2009 - 2011

Managing Partner of Vulture Capital LLC 2009 - Present

Management of limited partner commitments with a focus on acquisition and repositioning of distressed mortgage debt. Focus on the Dallas-Fort Worth-Arlington, TX Metroplex and Miami, FL metropolis.

References:

Richard L. Morris – Founding Member of Morris Law Group in Edina, MN: 952.832.2000

Arnold Mark Berlin, Jr. – Partner in Westwood Highlands development in Wayzata, MN: 612.889.2169

Merwyn Larson – Structural engineer – Merwyn Larson & Associates: 763.591.1944

John F. Adams – Realtor – Coldwell Banker Burnet in Wayzata, MN: 612.720.4827

Thomas R. Ward – Tax attorney – Ward Law Offices, Ltd. 651.642.9500