

August 4, 2011

Metropolitan Wastewater Reclamation District  
6450 York Street  
Denver, Colorado, 80229

Dear President of the Board,

Please be advised with this letter it is my intent to be appointed to the Metropolitan Wastewater Reclamation District. My attached resume illustrates nearly twenty years real estate and banking experience in the government, commercial and residential arenas representing various sides of transactions including lender, agent, project development, implementation and monitoring. I am a resident of Denver as well as an employee in the City and County of Denver's Department of Finance.

Thank you for your consideration.

Regards,

  
Andrew Johnston

# Andrew Johnston

Debt Administrator – Special Districts

Residence: Denver, CO 80220

## Career Summary

Nearly twenty years experience in real estate and banking in the government, commercial and residential arenas from all sides of transactions including lender, agent, project development and monitoring.

Starting as a bank teller, I advanced through various positions to the role of brokerage owner and business leader, using ability to visualize real estate problems from various angles to create internal and external business solutions as well as foster company growth.

Broad-based experience ranging from general accounting practices, property valuation, corporate financial analysis, underwriting (risk analysis), formation and execution of project budgets, effective oral and written communications with internal and external professionals, contract development and negotiation, legal documentation, sales, client service, marketing and program development, training, organizational development and staffing.

Communication strengths have led to profitable sales transactions and motivated employees who are enabled to meet business standards, company goals and personal achievement. The fostering of a team with the ability to initialize and create operational business plans has created additional business opportunities from existing relations.

Coordination skills have facilitated over \$100,000,000 in annual closings while maintaining close attention on multiple facility budgets including mobilization of multiple resources to achieve similar outcomes for various internal and external cost centers.

A professional manager who embraces change for the better and can create, initiate and successfully integrate programs into corporate philosophy and direction.

A goal-oriented leader who effectively encourages self-motivation and creates the environment to succeed.

## Current Achievements for City and County of Denver

### City and County of Denver Department of Finance - *Debt Administrator – Special Districts* – August 2008 – Present

- **14<sup>th</sup> Street General Improvement District** – Interacted with multiple City agencies, City Council and property owners to create a district to install and maintain a superior level of improvements in the corridor. Responsibilities include representing the Department of Finance on the Advisory Board.
- **Stapleton** – Member of a team to lead, review and implement the City's intentions at the Stapleton Redevelopment site. Tasks include the review of several multi-party agreements addressing the expenditure of TIF on development projects.
- **New District Development Team (NDDT)** – Director of a multi-agency team to review and elevate pertinent real estate development issues to Chief Project Officer and Development Committee.

## Work History

### **Royal Bank of Canada Builder Finance – Sr. Manager-Director of Loan Production-** March 2003 to August 2008

The primary responsibility of this position is to generate new business with residential housing builders located within the State of Colorado focusing on revenue generation through business development, portfolio management, and risk/loss mitigation. Specific tasks include the following:

- Manage the local 4 member business support team providing direction and advice to ensure a positive work environment including mentoring to develop requisite skills, knowledge and competencies of the team.
- Resolve issues in a positive framework between the local team and the Houston support staff to maintain an effective work environment.
- Ensure an effective process and framework exists to support the Regional Business Plan as validated through measurements and reporting.
- Solicit new business considering the risk return variables inherent in real estate transactions while protecting bank shareholders and establishing client project expectations.
- Effectively present client requests, both orally and written, to bank underwriters and senior loan committee for project financing ranging from \$1,000,000 to \$85,000,000.
- Manage and maintain existing financial relationships with residential builders in accordance to the loan agreement ranging from \$1,000,000 to \$85,000,000 including project progression, disbursement of loan funds, and modifications to legal documentation.
- Recommend action for renewal and extensions.
- Adhere to workplace policies, code of conduct, privacy and information security guidelines.

#### Achievements:

- Growing a fledging office from \$10 million to over \$200 million in residential projects, mentoring 4 new team members, and establishing the necessary protocols to effectively direct employees in a dynamic work environment.
- Participating in the decentralization of loan closing and documentation activities from the corporate headquarters to 33 field offices including the establishment of job descriptions, work flow and information security protocols.
- Earning the respect of in-house, field, and corporate coworkers.

### **Keybank NA- Client Service Officer-** July 2001 to March 2003

As a moderator of commercial loan agreements serviced in the Rocky Mountain Region, it was my responsibility to ensure the developers who borrow the bank's money are utilizing bank funds appropriately and continue to meet the various financial standards set forth by the bank in the developer's loan agreement.

#### Achievements:

- Participating in the creation of company wide policies for interest rate swap agreements and derivatives
- Streamlining "Large Corporate" accounts so they can be moved into their own specialized servicing center
- Leader of the monthly client service meeting discussing new issues, financial reporting, maturities, receivables, and developer ratings

**Paramount Realty, Inc./Clarion Mortgage- Real Estate Agent/ Mortgage Broker-**  
August 1, 2000 to March 2003

A member of a seven person real estate team in which each agent brings unique qualities to share with the company. Responsible for closing over \$3 million in residential real estate transaction volume and became essential in coordinating marketing efforts among the agents to maintain existing clients and foster new business opportunities.

**Achievements:**

- Acquiring employing broker status from the state
- Facilitator of company goal and marketing strategy meetings
- Effectively managing responsibilities at Paramount while directing the transformation of a 2,200 square foot home into a 5,000 square foot home.

**Sunwest Properties and Funding- Business Partner/Manager/Real Estate Agent-**  
January 1, 1996 through August 1, 2000

Started the company with the premise to improve customer satisfaction by offering a one stop real estate shop. After the first year, a team of six loan officers and a processor were assembled. By year two, the Salt Lake City branch was established and the team had grown to 14 loan officers plus three processors. My primary function was as a business director, but I took on several roles as needed to help the company flourish. Duties included direct supervision of all staff, creation of marketing to produce inbound sales calls, training, resolution of staff differences, effective communication between branches and divisions, optimization of limited resources, customization of software to improve efficiency, and proper utilization of the 4 million dollar revolving line of credit.

**Achievements:**

- Encouragement of sales staff to learn and produce more with educational opportunities
- Grow a start up company to over a million in annual revenue in three years
- Create ethical standards for mortgage sales
- Development of the real estate branch for Sunwest
- Mentoring multiple sales people into independent agents and loan originators

**Money Line Mortgage- Loan Officer- May 1994 through December of 1995**

Market available products, convert inbound sales calls, council customers on their options, and communicate both positive and negative information to the customer. Cold calling on local mortgage brokers to solicit difficult transactions and future business.

**Achievements:**

- Top producer third quarter of 1995
- Started using first time home buyer seminars to attract business

**Colorado National Mortgage- Closing Coordinator- May 1993 through May 1994 At**

Colorado National Mortgage my responsibilities were to take approved mortgages and produce closing packages including funding execution for the Westminster branch from the central closing office located in the Denver Tech Center. The job entailed coordination with succinct verbal and written communication between underwriters, four processors, eight loan officers, and multiple title companies all at different locations.

**Achievements:**

- Took Denver's busiest branch post closing error rating from 23% to 2%
- Consistently coordinated over 90 closings when the average was 65

**Education**

**University of Wisconsin- Milwaukee- B.S. in Finance 1991.**

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