

JPS & ASSOCIATES, INC

Zachary B. Smith - Facilities Analyst Director & Vice President

Zach has more than seven years of experience in underwriting and restructuring loans for federally assisted residential properties. Through experience and training with JPS & Associates, Inc. in multi-family housing evaluations and inspections, Zach recognizes the role each party plays throughout the process. His extensive experience in reviewing and analyzing property condition assessments makes him a valuable tool for JPS clients.

Zach has performed property evaluations assessments throughout the United States, working for both government and private entities. His experience includes work with a variety of building types including multi-family and healthcare facilities and he has worked with federally-assisted affordable housing properties, as well as market rate properties. Because of his experience in all sectors of the multi-family housing and healthcare markets, Zach is uniquely trained to understand how the client utilizes their Property Condition Assessment reports. This means that each report is fine-tuned for every client; giving them the exact tools they need to carry out a successful project.

Summary of Relevant Experience

- 7 years of experience as an Underwriter
- 8 years of Property Evaluation Experience
- 8 years of Site Evaluation Experience
- HUD Map Certified as an Architectural Analyst and Cost Estimator
- HUD Lean Certified as an Architectural Analyst and Cost Estimator
- ASTM Training on Property Condition Assessments

Facility Analysis Experience

- Inspected more than 120 facilities for HUD approved Mortgage Lenders to determine the critical, non-critical and long-term needs of a property
- Managed the completion of Physical Condition Assessment Reports for over 220 healthcare facilities for the Evangelical Lutheran Good Samaritan Society
- PCNA or PCA quality control working with lender, client or HUD on any report revisions
- Assessed and developed cost-effective analysis on corporate properties, individual real estate properties and government subsidized properties
- Coordinated site visits with property management and ownership *
- Restructured and underwritten more than 75 properties in the HUD M2M Program *
- Coordinated site visits for all 3rd Party Contractors including appraisers, physical inspectors, environmental and engineering companies with property management and ownership *
- Team Leader for a Feasibility Analysis on GSA-owned building for future development*
- Reviewed over 30 Appraisals and PNAs for the 2006 and 2005 HUD Multi-family and Healthcare Loan Sale *

Education

Bachelor of Science, Business Administration, William Jewell College - 2000

^{*} Indicates work done while employee at Signet Partners.