

## JOSEPH L. PETROLE, CCIM, MAI

### EXPERTISE

Real Estate Investment Banking Services • Sales, Finance & Capital Market Transactions • Preparation of Offering Memorandums & Underwriting Memorandums • Investment & Market Valuations • Retrospective & Prospective Valuations • Brokers Opinion of Value • Due Diligence Services for Acquisitions & Dispositions • Forensic Audit & USPAP Compliance Services • Site Inspection & Site Selection Services • Comprehensive Appraisal Reviews • Litigation Support Services & Expert Witness Testimony • Market Research • Market Studies • Marketability Studies • Feasibility Studies • Highest & Best Use Studies • Tenant Representation, Leasing & Lease Negotiation • Alternative Use, Property Repositioning & Exit Strategies • Instruction

### EXPERIENCE

Realty Wealth Institute, Coral Gables, Florida; President, (2008-Present) [*Publications & Seminars*]

PetroGroup Capital Advisors, Inc., Coral Gables, Florida; President, (2006-Present) [*Brokerage Services*]

PetroGroup Realty Advisors, Inc., Coral Gables, Florida; President, (1997-Present) [*Valuation Advisory*]

Gold Coast Schools of Real Estate, Inc., Miami, Florida; [*Instructor*], (2002-Present)

Beacon Realty Advisors, Inc., Coconut Grove, Florida; [*Brokerage Services*], Director, (2003-2006)

Aztec Group, Coconut Grove, Florida; Director of Resources & [*Real Estate Investment Banker*], (1997-2001)

Appraisal and Real Estate Economic Associates, Inc., Miami, Florida; SVP - Senior Manager, [*Valuation Adv.*] (1985-1997)

### EDUCATION & HONORS

BBA Finance & Real Estate - University of Miami, Coral Gables, Florida

Honors: Recipient of the Dr. William G. Heuson Finance Award, University of Miami

MAI Designation - The Appraisal Institute, Chicago Illinois

CCIM Designation - The CCIM Institute, Chicago, Illinois

Sales Program Graduate - Dale Carnegie Associates, Miami, Florida

### APPRAISAL INSTITUTE COURSES

Course 1A1 - Real Estate Appraisal Principles

Course 1A2- Basic Valuation Procedures

Course 1BA- Capitalization Theory and Techniques, Part A

Course 1BB- Capitalization Theory and Techniques, Part B

Course 2-1- Case Studies in Real Estate Valuation

Course 2-2- Report Writing and Valuation Analysis

Course 2-3- Standards of Professional Practice, Part A

Course 2-3- Standards of Professional Practice, Part B

Course 430- Standards of Professional Practice, Part C



### CCIM INSTITUTE COURSES

Course CI 101-Financial Analysis for Commercial Real Estate

Course CI 103-Lease Analysis for Commercial Real Estate

Course CI 201-Market Analysis for Commercial Real Estate

Course CI 301-Decision Analysis for Commercial Real Estate

Course CCR-Course Concepts Review

### PROFESSIONAL MEMBERSHIPS, LICENSES & AFFILIATIONS

CCIM Institute-CCIM Member

National Association of Realtors-CCIM Affiliate of NAR

Appraisal Institute-MAI Member

Certified Real Estate Appraiser-State of Florida

Licensed Real Estate Broker-State of Florida

Licensed Real Estate Instructor-State of Florida

### LITIGATION SUPPORT & EXPERT WITNESS EXPERIENCE

Circuit Court of Miami-Dade County, Florida

Circuit Court of Hamilton County, Cincinnati, Ohio

Value Adjustment Board, Pinellas County, Florida

U.S. Bankruptcy Court for the Southern District of Florida

Value Adjustment Board, Miami-Dade County, Florida

Prop. Appraisal Adjustment Bd., PB County, Florida

### AUTHOR AND INSTRUCTOR EXPERIENCE

Publisher Author-Dearborn Real Estate Education: (1) Essentials of Commercial Real Estate; (2) Financial and Investment Analysis for Commercial Real Estate; (3) Acquiring Commercial Real Estate and Building Wealth.

Lecturer; Developer of Professional Commercial Real Estate Educational Series of Seminars; accredited by Florida Real Estate Commission and Professional Commercial Real Estate Society

Instructor: Florida Real Estate Commission Sales Associate Pre-Licensure Course; Gold Coast Schools of Real Estate, Florida

Instructor Assistant: Professional Sales Program, Dale Carnegie Associates, Miami, Florida

## Qualifications Summary

**JOSEPH L. PETROLE, CCIM, MAI****EXPERIENCE:**

6/2008-Present Realty Wealth Institute, Coral Gables, Florida; President/ Founder [*Publications & Seminars*]  
 12/2006-Present PetroGroup Capital Advisors, Inc., Coral Gables, Florida; President/Founder [*Brokerage Services*]  
 6/1997-Present PetroGroup Realty Advisors, Inc., Coral Gables, Florida; President/ Founder [*Valuation Advisory*]  
 10/2002-Present Gold Coast Schools of Real Estate, Miami, Florida; Real Estate Instructor

7/2003-11/2006 Beacon Realty Advisors, Inc., Coconut Grove, Florida; Director, Brokerage Associate  
 8/2001-7/2002 Coldwell Banker / Arvida Realty, Miami, Florida; Senior Commercial Associate  
 6/1997-8/2001 Aztec Group, Coconut Grove, Florida; Director of Resources and Real Estate Investment Banker  
 6/1985 - 6/1997 Appraisal and Real Estate Economics Associates, Inc.; Miami, Florida SVP, Senior Manager  
 7/1982-6/1985 Redland Braas Corporation, Miami, Florida; Multinational Financial Analyst & Cost Accountant

**EDUCATION:**

Bachelor of Business Administration: University of Miami, Coral Gables, Florida - 1981  
 Major - Finance; Minor - Real Estate

Honors: Recipient of the Dr. William G. Heuson Finance Award - 1981

Real Estate, Finance and Related Courses successfully completed at the University of Miami:

|                                    |   |
|------------------------------------|---|
| Financial Institutions and Markets | Mortgage Lending and Markets            |
| Investment Securities Markets      | Real Estate Investment Analysis         |
| Financial / Cost Accounting        | Real Estate Brokerage                   |
| Monetary / Fiscal Theory / Policy  | Investment Portfolio Management         |
| Macro / Micro Economic Theory      | Operations / Risk Management / Modeling |

Real Estate Valuation Courses successfully completed sponsored by The Appraisal Institute:

Course 1A1 - Real Estate Appraisal Principles  
 Course 1A2 - Basic Valuation Procedures  
 Course 1BA - Capitalization Theory & Techniques - Part A  
 Course 1BB - Capitalization Theory & Techniques - Part B  
 Course 2-1 - Case Studies in Real Estate Valuation  
 Course 2-2 - Valuation Analysis & Report Writing  
 Course 2-3 - Standards of Professional Practice - Part A  
 Course 2-3 - Standards of Professional Practice - Part B  
 Course 430 - Standards of Professional Practice - Part C

Real Estate Investment Courses successfully completed sponsored by The CCIM Institute:

Course CI101 - Financial Analysis for Commercial Real Estate  
 Course CI103 - Lease Analysis for Commercial Real Estate  
 Course CI201 - Market Analysis for Commercial Real Estate  
 Course CI301 - Decision Analysis for Commercial Real Estate  
 Course CCR - Course Concepts Review

An internationally published author, currently instructing, lecturing and writing pertaining to commercial real estate, financing, investment analysis, acquisition, wealth building and management.

◇ 1200 Anastasia Avenue, Suite 320, Coral Gables, Florida 33143 ◇

◇ Phone: 305.447.4993 ◇ Fax: 305-447-4994 ◇ Web: [www.petrogroup.net](http://www.petrogroup.net) ◇ Email: [jpetrole@petrogroup.net](mailto:jpetrole@petrogroup.net) ◇

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**LICENSES:** State of Florida Real Estate Broker; License No. 0444901  
 State of Florida Certified General Appraiser; License No. RZ0000512  
 State of Florida Licensed Real Estate Instructor; License No. ZH1002058

**MEMBERSHIPS:** MAI Membership in the Appraisal Institute, South Florida and Caribbean Chapter No. 24  
 CCIM Membership in the CCIM Institute, Southern District  
 CCIM Membership Affiliate of the National Association of Realtors

**PROFESSIONAL OFFICES HELD:** In the Appraisal Institute:  
 Region No. X / South Florida and Caribbean Chapter No. 24  
 1994 - 1998: Ethics and Counseling Committee / Region No. X  
 1994 - 1996: Regional Representative / Region No. X  
 1994 - 1996: Public Relations Committee / Chapter No. 24  
 1993 - 1995: Admissions Committee / Chapter No. 24  
 1992 - 1993: Candidates Guidance Committee / Chapter No. 24

In the CCIM Institute:  
 Southern District  
 1995 - 1997: Leadership Council / Southern District  
 1994 - 1996: Public Relations Committee / Southern District

**EXPERTISE:** **Real Estate Appraisal, Consulting and Valuation Advisory Services Engagement Summary**  
 Types of Properties / Assignments Analyzed, Appraised / Performed - Domestic & International:  
 Litigation Support / Due Diligence Services, Assessment Consulting / Tax Appeals, Retrospective Valuation / Market Research, Comprehensive Appraisal Review / Audit, Portfolio Valuation Analysis, Financial Software Modeling / Audit, Investment Analysis / Syndication Proposals, Limited Real Estate Partnership Interests, Feasibility / Market / Marketability / Highest and Best Use Studies, Sale-Leaseback / Lease Structuring, Financing / Loan Structuring / Restructuring, Eminent Domain / Damages, Real Estate Consultation and Counseling :

|                    |                    |                            |
|--------------------|--------------------|----------------------------|
| Vacant Acreage     | Gas / Food Marts   | Regional Malls             |
| Apartments         | Industrial         | Shopping Centers           |
| Condominiums       | Mega-Yacht Marinas | Mixed Use Developments     |
| Convenience Stores | Subdivisions       | Special Purpose Properties |
| Conversions        | Office Buildings   | Planned Unit Developments  |
| Hotels / Motels    | Mixed Use Resorts  | ACLF / Nursing Homes       |

Mr. Petrole has a comprehensive understanding of all aspects of real estate valuation and can successfully employ his technical and market expertise in all types of engagements:

Mr. Petrole has appeared as an Expert Witness in:

Circuit Court of Miami-Dade County, Florida  
 Circuit Court of Hamilton County, Cincinnati, Ohio  
 Pinellas County, Florida, Value Adjustment Board (VAB)  
 U.S. Bankruptcy Court for the Southern District of Florida  
 Miami-Dade County, Florida, Value Adjustment Board (VAB)  
 Palm Beach County, Florida, Property Appraisal Adjustment Board (PAAB)

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**EXPERTISE: Real Estate Acquisition / Disposition Advisory Services Summary**

Types of Property / Investment Advisory Services &amp; Functions, Analyzed / Provided / Performed:

Acquisition Due Diligence / Disposition Due Diligence, Review of Offering / Underwriting Memorandums and Financial Statements, Review Financial Software DCFA, Prepare Multiple Scenario Sensitivity Analysis of DCFA; Review/Abstract Existing Leases Encumbering Acquisition / Disposition Assets; Review / Analysis of Architectural Plans and Renderings; Valuation Analysis of Multiple Property / Site / Use Portfolio(s) for Acquisition / Disposition / Financing / Loan Underwriting Purposes, Reconstruct Financial Statements, Preparation of Annual Property / Capital Budgets, Rolling Forecasts and Variance Analysis; Analysis of Assets for Buy / Hold / Sell / Exit Strategy Recommendations, Property Inspections of Acquisition Assets; Lease Negotiation / Recommendations and Lease Structuring; Monitor Assets / Records, Strategic Market / Marketability / Feasibility Analysis / Studies, Asset Advisory and Counseling:

Property Types:

|                                |                            |                            |
|--------------------------------|----------------------------|----------------------------|
| Regional/Super-Regional Retail | Alternative Use Assets     | Suburban Office Buildings  |
| Power Retail Centers           | Super-Luxury Private Clubs | Industrial Portfolios      |
| Urban Entertainment Centers    | Super-Luxury Condominiums  | Mixed-Use Portfolios       |
| Mixed-Use Residential/Retail   | Luxury Oceanfront Property | Retail Portfolios          |
| Major Industrial Parks         | CBD Office Buildings       | Office Building Portfolios |

Property Characteristics:

Individual Property Sizes ranging from 15,000 to 1.2 Million Square Feet  
 Individual Property Asset Value ranges from \$1 million to \$55 Million  
 Portfolio Sizes ranging from 200,000 to 2 Million Square Feet  
 Portfolio Asset Value ranges from \$50 Million to \$150 Million

**Representative Client and Engagement Profiles: (Investment / Asset Advisory / Valuation)**

Investment Banking - Aztec Group, Inc.: A \$900,000,000 real estate investment and merchant banking organization. The firms' business is delivering capital and positioning investment grade real estate transactions for disposition.

Investment Advisory - AREEA Inc., AREEA Investment Advisory Services, Inc., and AREEA Investment Managers, Inc.: Investment advisory and property managers that perform real estate investment implementation for a major foreign investor of commercial real estate throughout the United States. Portfolio valued at \$1,000,000,000.

Assessment Consulting - AREEA Assessment Consultants, Inc.: A consulting firm specializing in all areas of Ad Valorem property taxation and property tax adjustment appeals for real property.

Client Specific Advisory Services- Property Owners, Asset Managers, Facilities Managers, Real Estate Management Companies, Third Party Fee Managers and Corporate Real Estate Departments, Financial Institutions, Law Firms, Developers, Government Agencies.

Retained Consultant- Retained by national valuation advisory services firms such as Grubb & Ellis, Landaur & Associates, Inc. and Hotel Consulting International for complex brokerage, valuation and advisory services engagements domestically and internationally.

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**EXPERTISE: Real Estate Investment Banking / Brokerage / Finance / Underwriting Summary**

Types of Investment Banking Services &amp; Functions, Analyzed / Provided / Performed:

Provide Investment Banking / Brokerage / Finance / Underwriting Services to clients on a “success fee” or fixed fee basis. Primary emphasis is (1) the identification / positioning and closing of investment grade real estate transactions, (2) the identification and delivery of capital to real estate transactions, investors and developers, and (3) the identification, acquisition, interpretation and utilization of market information that directly influences real estate transactions and capital market activities. Provide due diligence, underwriting, packaging, marketing, negotiation, sales, and finance and capital markets services for clients on an exclusive / non-exclusive retention basis. Identify buyers, sellers, and joint venture partners, creating a sophisticated network of contacts. Maintain and develop relationships with the investment community. Originate sales and capital market transactions, place transactions, close transactions. Participate in strategic alliance relationships with major U.S. real estate investment banking firms in New York, Chicago, and Los Angeles. Develop customized resource infrastructure for clients at their facilities. These services have enhanced the clients’ ability to competitively respond to proposals and presentations, and have been credited as the pivotal factor in securing exclusive listings and completing complex transactions.

Property Types:

|                                |                                |                            |
|--------------------------------|--------------------------------|----------------------------|
| Regional/Super-Regional Retail | Super-Luxury Hotels            | Medical Office Buildings   |
| Urban Entertainment Centers    | Super-Luxury Condominiums      | Mixed-Use Portfolios       |
| Mixed-Use Hotel/Condominium    | Oceanfront Property            | Retail Portfolios          |
| Suburban Office Parks          | CBD/ Suburban Office Buildings | Office Building Portfolios |

Property Characteristics:

Individual Property Sizes ranging from 40,000 to 1.5 Million Square Feet  
 Individual Sales Transaction Values ranges from \$4 million to \$175 Million  
 Individual Finance / Underwriting / Capital Values ranges from \$7.5 million to \$185 Million

Selected Achievements: Sales Transaction and Finance / Capital Market Highlights:

Selected as a team member to conduct due diligence, underwrite, market and sell (1) Florida’s world class resort community, Fisher Island, a 216-acre island which sold for \$55 million; (2) the landmark NationsBank Tower in Miami’s Central Business District, a joint effort between Aztec Group and New York based Insignia/ESG Capital Advisors, which sold for \$73 million, and (3) finance the Great Mall of the Bay Area, a 1,250,000 square foot retail mall, in Silicon Valley, California, which was recapitalized with \$240 million of new equity and debt, consisting of a \$170 million senior note and a \$15 million mezzanine loan blend.

Originated, underwrote and placed a \$7.5 million mezzanine equity raise, for a proposed 210,000 square foot Class “A” office building, to a national institutional investor. Identified the buyer(s) for a multi-state portfolio of 19 investment grade net leased properties for a negotiated sales price of \$60 million.

Originated and co-underwrote a \$50 million construction loan for a 250,000 square foot, urban entertainment center within the Fremont Street Corridor of Las Vegas, Nevada. Underwrote, co-marketed and sold a 120,000 square foot office and retail property located within Miami, Florida, for \$20 million.

Partnered with the New York office of Greenwich Group International to sell a \$60 million office building in the Miami Central Business District. Partnered with the New York and Los Angeles offices of Eastdil Realty Inc., for a \$70 million sale of an urban entertainment center in Fort Lauderdale, and a \$150 million sale of a 1,200,000 square foot office park in Miami.

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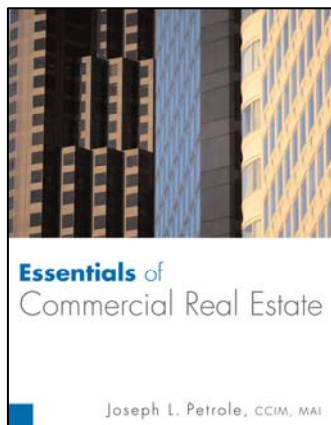
**EXPERTISE: Expert Witness Testimony and Litigation Support:****Sampling of Real Estate Related Litigation Support Engagements**

| <i>1) Property Name<br/>2) Property Type<br/>3) Property Use(s)<br/>4) Property Location</i>   | <i>Litigation Support Areas</i>   | <i>Counsel Contact /<br/>Law Firm</i>   |
|--|---|---|
| 1) Grove Square<br>2) Mixed used development<br>3) Retail, office, theater and residential – commercial condo<br>4) Coconut Grove, Florida           | Depositions, expert witness testimony, forensic audit, retrospective valuation, and economic damages from construction delays.                | Bernard Mandler, Esquire [Mandler & Silver, P.A.]<br>Weiss, Serota, Helfman, P.A.<br>Miami, Florida |
| 1) Knight Commerce Center<br>2) ±60 acre parcel of land<br>3) Office towers, retail, residential, gas stations, fastfood<br>4) Boca Raton, Florida   | Projected economic benefits to the City of Boca Raton relating to proposed land use changes.  | Stanley Price, Esquire<br>Bilzin, Sumberg, P.A.<br>Miami, Florida                                   |
| 1) Sunrise Club ACLF<br>2) 175 unit ACLF<br>3) “Level 1” ACLF<br>4) Miami, Florida   | Depositions, expert witness testimony, jury trial, retrospective & prospective valuation, economic damages relating to Hurricane Andrew.      | David A. Freedman, Esquire<br>Shapo, Freedman, P.A.<br>Miami, Florida                               |
| 1) Promenade Shopping Center<br>2) 400,000-SF Community Ctr.<br>3) Shopping Center, out parcels, and ground leases<br>4) Palm Beach Gardens, Florida | Depositions, expert witness testimony, non-jury trial bankruptcy proceedings, counseling, valuation relating to loan “cram down” and workout. | Thomas Bolf, Esquire<br>Ruden, Barnett. P.A.<br>Broward County, Florida                             |
| 1) Crudelle Industrial Park<br>2) 1,000,000-SF Community Ctr<br>3) Multiple property industrial portfolio<br>4) Airport West, Miami, Florida         | Depositions, expert witness testimony, valuation of portfolio and partial interests relating to divorce proceeding.                           | Irwin Block, Esquire<br>Adorno and Zeder, PA<br>Miami, Florida                                      |
| 1) Safecard Building<br>2) 150,000-SF office building<br>3) High security building<br>4) Broward County, Florida                                     | Review, brief and critique of lease for owner-occupied building. Determination of fair market rent, excess rent and property valuation.       | Carol Licko, Esquire<br>Thomson, Muraro, Ratzook, P.A.<br>Miami, Florida                            |
| 1) Ocean Reef<br>2) Mega-yacht marina facilities of a world class private resort.<br>3) Marina, repair & storage<br>4) Monroe County, Florida        | Valuation, economic damages relating to Hurricane Andrew.   | Mark Kobasuk, Esquire<br>Taft, Stettinius, Hollister<br>Cincinnati, Ohio                            |
| 1) Crosset Companies<br>2) National produce wholesaler<br>3) Land, buildings, FF&E<br>4) Cincinnati, Ohio  | Deposition, expert witness testimony, jury trial, valuation, economic damages, relating to Eminent Domain Proceedings.                        | Mark VanderLaan, Esquire<br>Dinsmore & Shohl, LLP<br>Cincinnati, Ohio                               |



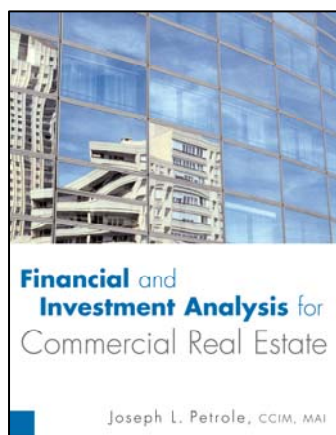
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**EXPERTISE: Published Real Estate Author****Published Manuscript:** *Essentials of Commercial Real Estate*

“*Essentials of Commercial Real Estate*”, published by Dearborn Real Estate Education in the fall of 2006, is a manuscript addressing the essential “must know” concepts of the industry in 5 chapters.

*Essentials of Commercial Real Estate* provides a complete overview of the commercial real estate industry and provides an in-depth discussion of the essential commercial topics including the commercial industry itself, various types of commercial property, trends impacting commercial real estate, measurement for different buildings, structuring tenant rental and other property revenues, structuring property operating expenses, leasing, the many advantages and disadvantages of investment in commercial real estate, and why and how market analysis plays a role in investment decision making. The text is designed to be flexible enough for use for individual use, in a seminar series, for educational credit, and for general investment or licensing requirements.

**Published Manuscript:** *Financial and Investment Analysis for Commercial Real Estate*

“*Financial and Investment Analysis for Commercial Real Estate*”, published by Dearborn Real Estate Education in the winter of 2006, is a manuscript addressing the “must know” complexities of how “the numbers work” in 4 chapters.

*Financial and Investment Analysis for Commercial Real Estate* provides a complete overview of how and why financial and Investment Analysis is critical to understanding commercial real estate, providing an in-depth discussion of “must know” topics including basic financial statements, terminology, measuring net operating income, preparing income and expense estimates, converting income estimates into value estimates, forecasting, how to use direct capitalization and yield capitalization, time value of money concepts, selecting discount rates, estimating Net present Value and Internal rate of Return, reasons and benefits of financing, leverage, loan-to-value and debt coverage ratios, preparing multi-year income and expense estimates, debt and amortizing loans, and measuring an investments performance as part of the decision making process. Readers will obtain a clear understanding of both commercial real estate and sophisticated investment techniques used by top institutional investors that they can put into practice immediately. The text is designed to be flexible enough for use for individual use, in a seminar series, for educational credit, and for general investment or licensing requirements.



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**EXPERTISE: Published Real Estate Author****Published Manuscript:** *Acquiring Commercial Real Estate and Building Wealth*

“*Acquiring Commercial Real Estate and Building Wealth*”, which is currently in the authors’ final draft stage, and is scheduled to be published by Dearborn Real Estate Education in the winter of 2008, is a manuscript addressing the “must know” components of how “to build wealth” in 8 chapters.

*Acquiring Commercial Real Estate and Building Wealth*, provides a comprehensive “how to” overview for both successfully acquiring commercial real estate and building wealth with real estate. Presented in a practical step-by-step approach, this book literally walks the reader through all the acquisition and wealth building steps in the order in which they are most likely to arise. With just the right balance between what is practical and what is academic, this unique book contains numerous checklists, forms, comments, cautions and suggestions. Readers will obtain a clear understanding of how to acquire commercial real estate and the sophisticated wealth building techniques used by savvy investors that they can put into practice immediately. The text is designed to be flexible enough for use for individual use, in a seminar series, for educational credit, and for general investment or licensing requirements.

These publications have been well received and are now being utilized by such national blue chip organizations such as Cornell University and BOMA, as well as financial institutions for internal “in house” training. Dearborn Real Estate Education is the nation’s leading provider of educational materials for real estate relicensing, exam prep, continuing education, professional development and two and four year collages. Dearborn is a wholly owned subsidiary of Kaplan, Inc. Kaplan is a leading provider of educational and training solutions to companies and individuals in the financial services, insurance, banking, real estate, legal, information technology, and call center industries. Kaplan Inc. is a wholly owned subsidiary of the Washington Post.

**EXPERTISE: Lecturer and Instructor****Lecturer and Instructor:** Florida Real Estate Commission, Prerequisite – Sales Associate Licensing Course

During 2002 through 2004, Mr. Petrole, a Florida licensed real estate instructor, presented the Florida Real Estate Commissions’ “FREC 1” course at Gold Coast School of Real Estate, Miami, Florida. This required licensure course for sales associates consists of a 63-hour program of Florida real estate law, principals and practices, and real estate mathematics. The course satisfies the academic requirement for Florida licensure and is a pre-request for the State of Florida examination for licensure as a sales associate. Classes typically consisted of more than 100 students. The material is presented in a lecture format, with complete audio-visual learning aids, including a PowerPoint presentation.

**Lecturer and Instructor:** Professional Commercial Real Estate Educational Series of Seminars

Since 2004, Mr. Petrole has presented a *Professional Commercial Real Estate Educational Series of Seminars* at Gold Coast Schools of Real Estate, and various Realtor Boards in South Florida. The Program, which has been developed by Mr. Petrole and based on his 3 authored manuscripts, consists of 3 elective seminars, offered over 5 days. The seminars are approved for continuing education credit with the Florida Real Estate Commission. Additionally, by attending all 3 seminars, students will have met the 42.50 hour classroom educational requirement to apply for a Commercial Real Estate Professional Designation (C-REP) offered by the Real Estate Professional Society. The *Professional Commercial Real Estate Educational Series of Seminars* have been attended by every sector of the commercial real estate industry; including banking loan officers and credit analysts; investment bankers and entrepreneurs; CFO’s and CPA’s. Mr. Petrole is regularly evaluated by each class and enjoys an excellent overall rating as an instructor.

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