

***INSPECTRITE, INC.***  
***Inspections & Engineering***

Curriculum Vitae

Gary A. Gramling

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**VOCATIONAL**    **GRAMLING CONSTRUCTION COMPANY, INC. /**  
**AFFILIATIONS:**   **DESERT DEVELOPMENT COMPANY, INC.**

Brawley, California  
President, 1997 - Present

The company specializes in building single-family homes. The company primarily targets the Imperial County communities of El Centro, Brawley, Heber, Holtville, Westmorland and Calipatria. The company is able to assist many of its buyers in qualifying for and obtaining low-income mortgage assistance through programs established by Federal, State and local governments. The company has completed more than \$20 million in new home construction, including subdivisions, dozens of infill homes and custom homes throughout the Imperial County. Gramling is currently one of only six rehabilitation consultants approved by the Department of Housing and Urban Development in San Diego and Imperial Counties. The company also provides court approved expert witness consultation; and, has provided litigation assistance in San Diego and Imperial Counties Superior Courts.

**CON AM ECONOMIC RESEARCH**

San Diego, California  
Senior Consultant, 1996

Provided economic research and expert witness litigation consultation. Primary areas of activity included: real estate development and business loss valuation; market value analysis; real estate standards of due diligence; limited partnership evaluations, cash flow pro forma modeling; economic and interest rate trends and forecasts; and, consultation and expert witness services for construction related civil litigation.

**GRAMLING DEVELOPMENT SERVICES COMPANY**

San Diego, California  
Consultant, 1992-1995

Provided development services, including: government processing; client representation at public hearings and planning organizations; preparation of economic and entitlement analyses. Provided consultation support for the development of low income and seniors' housing communities in Southern California. Provided onsite construction inspection services for major property rehabilitation and for the Resolution Trust Corporation (RTC).

**BROCK HOMES (a division of Ryland Homes)**

San Diego, California  
Senior Project Manager, 1989-1992

Supervised the development, construction and marketing of a 1,300 unit active adult single family community. Responsible for market analysis, analysis of development feasibility and preparation of real estate product and time-line analyses.

**COVINGTON HOMES, INC.**

San Diego, California  
Division Manager, 1986-1988

Supervised all processing, construction and marketing activities of development projects in San Diego County. Prepared ongoing cost and feasibility analyses for existing and proposed developments. Accomplishments included the processing of development approvals for 420 single family houses; and, the construction and sale of 69 detached homes, valued in excess of \$10 million.

**SUNWEST BUILDERS**

San Diego, California  
Executive Vice President, 1985-1986

Conducted all acquisition, governmental and finance negotiations. Developed bank credit lines for funding operational activities. Supervised product design, construction and marketing of \$22 million of single-family housing.

**GREAT AMERICAN DEVELOPMENT COMPANY**

San Diego, California  
Vice President, Residential Development Manager, 1979-1985

Supervised the planning, development and marketing of all residential lots held for direct development and coordinated the development of all residential joint venture communities, totaling more than 20,000 homes. Assisted in the implementation of municipal housing bond placements. Responsible for the development of more than 1,300 apartments in Phoenix, Arizona and in San Diego, California. Prepared feasibility analyses for all new acquisitions.

**CALIFORNIA FIRST BANK (currently Union Bank of California)**

San Diego, California  
Manager, Trust Real Estate Division, 1973-1979

Responsible for the management of all bank trust real estate assets. Properties managed totaled more than \$140 million in value and included hotels, retail centers, commercial and warehouse structures, single and multi-family housing and undeveloped land. Also served as the Vice Chairman of the bank's Trust Real Estate Investment Committee and was responsible for preparing all real estate investment reviews and acquisition analyses.

**EDUCATION:** University of San Diego, San Diego, California.  
Juris Doctor Degree (1972).

California State Polytechnic University, Pomona, California.  
Bachelor of Science Degree, Language Arts (1969).

Real Estate Investments, University of California; San Diego, California (1977).

Credit and Financial Statement Analysis, California Bankers Association (1981).

Real Estate Appraisal, Anthony Schools (1995).

**AFFILIATED**

**ACTIVITIES:**

City of San Diego, Housing Commission, Chairman of the Board.

Licensed Broker, California Department of Real Estate.

Licensed General Contractor (B-1), State of California.

Registered FHA/HUD Compliance Inspector #C591.

Approved FHA 203(k) Rehabilitation Loan Consultant #S0659.

Meals On Wheels, Present Chairman of the Board of Trustees.

Imperial Valley Board of Realtors, Member.

Imperial Valley Economic Development Commission, Associate Member.

Home Builders Council of the San Diego BIA; Life Director and Past President.

SANDAG San Luis Rey River Least Bell Vireo Habitat Committee, Past Member.

Cal Trans Regional Advisory Committee, Past Member.

Military Service: Chief Warrant Officer Five (ret), Judge Advocate General's Corps, U.S. Army, Former Senior Reserve Legal Administrator of the Army.

Building Industry Association (BIA) of San Diego; Past Board Member.

San Diego Housing Federation, Past Member.

**TEACHING:**

Kelsey-Jenney College, San Diego, California (1993-1997); Instructor of Law.

University of California Los Angeles, Extension College (1982). Lecturer, Real Estate Economics.

California League of Savings & Loans (1981-1982). Lecturer, Real Estate Joint Ventures.

San Diego City School District, Adult Education Extension (1978 – 1979). Instructor, Real Estate Investing.