

Professional Profile

ROBERT W. WENGER, JR.
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Mr. Wenger has worked in banking and real estate finance since 1972, serving clients in California, Oregon, Nevada, Utah, Arizona, Colorado, Kansas, Nebraska and Hawaii. During his career, he served as an expert witness in numerous cases for defendants and plaintiffs. His forensic work and testimony contributed to favorable rulings on 13 of 13 causes of action in a \$20+ Million commercial lender liability lawsuit and a ruling that the opposing party failed to meet the Burden of Proof in a \$6+ Million product liability / profitability / increased cost of credit lawsuit.

Mr. Wenger's responsibilities included originating and servicing agricultural loans and managing over 100,000 acres of agricultural property for an insurance company, managing a \$450 Million special asset portfolio for a niche lender and managing special assets and loan operations at three community banks, whose portfolios included agricultural, commercial and residential loans. Mr. Wenger has been a California real estate broker since 1992.

Owner/Broker, AB Real Estate & Business Services, Sacramento, CA, 2012 – Present

Provides loan origination, business consulting, expert witness, property management and litigation support services in the areas of commercial banking & commercial and agricultural real estate. Instructs a homebuyer class for a HUD certified non-profit.

SVP, Credit Administrator, Community Business Bank, West Sacramento, CA, 2009 – 2012

Responsibilities were to manage a \$105 Million loan portfolio, including loan documentation, financial analysis, credit training, problem loans, foreclosures, OREO, and review environmental risk on RE collateral.

VP, Manager, Loan Services Department, Gold Country Bank, Marysville, CA, 2006 – 2009

The Loan Services Department managed loan documentation, financial analysis, credit training, environmental analysis on RE collateral, problem loans, foreclosures and OREO for 5-branch community bank.

President/Broker, AB Real Estate & Business Services, Inc., Sacramento, CA, 2003 – 2006

Business Enterprises included: AB Business Consulting, specializing in litigation support, business and banking forensics and AB Construction, specializing in residential remodeling.

VP, Sr. Commercial Banking Officer, Washington Mutual Bank, Sacramento, CA, 2000 - 2003

One of two relationship managers who developed and underwrote business for a diversified portfolio of loan and deposit customers, including credit and collateral analysis, for new regional commercial banking office.

VP, Agribusiness Coordinator, Wells Fargo Bank, Sacramento, CA, 1999 - 2000

Managed \$80 Million agricultural loan portfolio comprised of major, diversified farms, ranches and agribusinesses in Northern California. Provided overall customer relationship management services.

VP, Branch Manager, Feather River State Bank, Yuba City, CA, 1996 - 1999

Managed one of two key branches for community bank with assets over \$300 Million. Loan portfolio included SBA loans, equipment leases and non-agricultural commercial loans. Managed problem loans and reviewed RE collateral for potential contamination.

Owner/Manager, Wenger & Company, Sacramento, CA, 1992 – 1995

Provided finance, real estate, management, receivership, Chapter 11 Bankruptcy Trustee and arbitration and mediation services. Geographic territory included Central and Northern California.

VP, Manager-Special Assets, Western Farm Credit Bank, Sacramento, CA 1991 – 1992

Farm Credit, a nationwide GSE, provides credit to the agriculture industry. Managed 11th Farm Credit District real estate investment portfolio of substandard loans and acquired property, including loan servicing, collections, workouts, foreclosures, property management and sales. The region served was California, Nevada, Utah, Arizona and Hawaii.

Sr. Agricultural Investment Officer, John Hancock Life Insurance, Sacramento, CA 1977 – 1991

Managed loan portfolio in the High Plains and later became manager of the Sacramento region. Managed California and Hawaii real estate investment portfolio, including origination, customer service, collections, workouts, foreclosures and managed joint venture and company-owned agricultural property. Established property management company to improve control over company-owned property.

EDUCATION

A. A., Northeastern Jr. College,
Sterling, CO

B. S., Colorado State University,
Ft. Collins, CO

Instructor

Homebuyer Education Class,
NeighborWorks Sacramento

MANAGEMENT DEVELOPMENT COURSEWORK

Graduate Commercial Lending School, ABA
Contractor License Series, Allied Business Schools
7-Course RE Broker Series, University Programs
Mgmt. Training Series, John Hancock Life Ins. Co.
Colorado School of Banking, University of Colorado
Chapter 11 Trustee, U.S. Trustee
Arbitrator Training, American Arbitration Association
Toxic and Hazardous Substance, DBS&R

LICENSES

California Real Estate Broker

MEMBERSHIP

Turnaround Management
Association