Curriculum Vitae

**JOSEPH VINCENT BRYANT**

7917 Roseland Drive

Urbandale, IA 50322

Phone 515-480-8574

E-mail [joe@choosedelta.com](mailto:joe@choosedelta.com)

**EDUCATION**

Masters of Business Administration, Finance Emphasis August 2007 – December 2010

Henry B. Tippie School of Management

The University of Iowa, Des Moines, Iowa

Bachelor of Arts August 1999 – May 2004

Majors in Finance and Real Estate, Minor in History

University of Northern Iowa, Cedar Falls, Iowa

**WORK EXPERIENCE**

Owner 2006 (organized 2011) – Present

Delta Property Management

Des Moines, Iowa

Buy, fix, and manage duplexes in central Iowa. Responsible for strategy, acquisitions, marketing, leasing, finance, project management, hiring, managing employees, and vendor relationships. DPM has grown from two rental units owned and managed in 2006 to thirty-four units in 2018 with over $3,000,000 in total assets. DPM grew by 10 units and over $900,000 in total assets in 2017.

Independent Contractor November 2018 - Present

Community Business Lenders

West Des Moines, Iowa

Underwrite investments in income producing real estate and conduct annual reviews of loans. Review financials, projections, budgets, leases and actual financial statements. Calculate historical debt service coverage and create pro forma income statements.

Consultant August 2017 and September 2018

MDM Equity 2015, LLC (c/o Kaar Field)

West Des Moines, Iowa

Hired as a consultant for an accredited California investor to evaluate a potential acquisition of a $6,000,000 office building in West Des Moines. Tasked with reviewing financial statements, leases, and existing appraisal. Communicated with present and new property manager, seller and seller’s broker to request, gather and verify information. Re-created a rent roll and operating statement.

Consultant August 2017

JKLM Consulting, Inc. (c/o Mark Kilian)

Des Moines, Iowa

Hired to evaluate a client’s first right of refusal on a newly constructed and not yet stabilized multifamily property located near the campus of Drake University. Reviewed projections, rent rolls, and leases. Created an operating statement. Verified calculations of TIF valuation model.

Vice President September 2013 - June 2017

Assistant Vice President March 2010 – September 2013

Senior Business Lending Analyst March 2009 – March 2010

Community Business Lenders

West Des Moines, Iowa

Assessed risk and negotiated business loan terms, with a focus on loans secured by commercial real estate in Iowa. Closed and serviced loans. Grew business relationships. Responsible for a portfolio of loans in excess of $40 million as of May 2017. Re-evaluated entire loan portfolio using a new 9-point risk rating scale. Created an Access database (connected via ODBC to accounting software) to store risk rating inputs, calculate results and present useful loan level and/or board level outputs as needed.

Investment Analyst III March 2007 – December 2008

Investment Analyst II June 2005 – March 2007

Principal Financial Group

Des Moines, Iowa

Provided analytical and production support to various regional underwriting teams to maximize commercial real estate (CRE) loan production. Constructed discounted cash flow valuation models using contracts, operating statements and market knowledge to establish internal valuations. Analyzed commercial real estate loan opportunities based on property, borrower, tenant, location, and market factors to price for credit risk. Assisted in the production of $5,800,000 in CRE loans.

Sales Associate February 2004 – June 2005

NAI Ruhl & Ruhl Commercial Company (n/k/a Cushman & Wakefield Iowa Commercial Advisors)

West Des Moines, Iowa

Advised buyers, sellers, tenants and landlords in commercial real estate inquiries and transactions.

Intern January 2003 – August 2003

AEGON USA Realty Advisors

Cedar Rapids, Iowa

Assisted Asset Managers in the Special Servicing department with the maintenance of the property inspection database.

**LICENSURE and CERTIFICATIONS**

Certified Lead Safe Renovator February 2011 - Present

Iowa Department of Public Health

Passed CFA Level I June 2004

CFA Institute

Certificate as a Financial Analyst May 2004

University of Northern Iowa

**TEACHING EXPERIENCE**

Adjunct Professor Fall 2018- Present

Principles of Real Estate 3110 (160:140)

University of Northern Iowa

Cedar Falls, Iowa

Primary instructor for Principles of Real Estate, an introduction to the nature of real estate, its investment value and related decision analysis. Topics covered include appraisal, investment analysis, location theory, financing, legal characteristics, leasing, property management and development. Junior standing is required.

Mock Venture Capitalist October 2011 - Present

Business Integration (MBA:8310:0EXD)

The University of Iowa Tippie College of Business Professional MBA (PMBA) Program

Des Moines, Iowa

|  |  |  |
| --- | --- | --- |
| October 2018  March 2018  October 2017  March 2017 | March 2016  October 2015  October 2014  March 2014 | March 2013  October 2012  October 2011 |

Serve as a volunteer mock venture capitalist (VC) for the “capstone” MBA:8310:0EXD Business Integration course. This is a 3 hour in-class commitment per invitation. Typical class size is 20 students.

**AWARDS, HONORS, and RECOGNITION**

Team award to Scot Bauder and Joe Bryant for “Richest VC Award” December 2015

The University of Iowa PMBA Competition

Individual recognition for “Richest VC” October 2012

The University of Iowa PMBA Competition

Rho Epsilon, President (elected by peers) January 2003 – January 2004

University of Northern Iowa

Best Attitudes [sic] Award 1999

Fort Dodge Senior High Soccer Team

Iowa Hawkeye Boys State June 1998

The American Legion of Iowa

Certificate of Achievement: Outstanding Performance in a Delegation 1998

Iowa High School Model United Nations

**PROFESSIONAL MEMBERSHIPS**

Ames Rental Association January 2011 - Present

Iowa Landlord Association/IAREIA February 2011 - Present

Iowa Commercial Real Estate Association 2010 - 2017

**SERVICE ACTIVITIES**

United Way, Volunteer Income Tax Assistance Program, Des Moines Dec 2018-2019

* Will complete volunteer training 12/15/2018
* Will serve as a Tax Preparerfor Central Iowa families

Valley Church, West Des Moines

* Great Pumpkin Party Parking Lot Volunteer October 24, 2018
* Cubbies Small Group Instructor (2 3-yr and 3 4-yr olds) October 17, 2018
* Student Life Group Co-Leader Fall 2015 – Spring 2018
* Children’s Nursery Volunteer 2015 – 2018
* Garage Sale No Sale Setup Volunteer July 2017
* Valley Eastview Cleanup May 2014
* Church Courtyard landscaping clean up April 2013

South Suburban YMCA, Des Moines

* Christmas Tree Lot Volunteer 2012
* Volunteer for playground build 2010
* Christmas Tree Lot Volunteer 2010

United Way, Emerging Leadership Initiative, Des Moines

* Gave recruitment speech in front of roughly 130 peers at PFG 2007
* Completed Mentor Volunteer training 2007

Reggie’s Sleepout, Des Moines 2007

* Fundraising volunteer and event participant, Des Moines

Wilkie House, Des Moines February 2007 to August 2007

* Served as an after-school volunteer for 7th and 8th graders

**REFERENCES**

Available upon request