

Franklind Lea, CIRA
Curriculum Vitae

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Franklind Lea is a seasoned financial consultant with over thirty years of experience in the commercial business and financial sectors. His career showcases a proven track record of success in progressively strategic roles, specializing in credit and lending, financial structuring and restructuring, and real estate. He has worked with highly respected institutions, including a commercial bank, a financial services subsidiary of a Fortune 100 company, a commercial real estate appraisal firm, his own consulting firm, and an international litigation consulting firm. He has also served on the board of directors of for-profit and non-profit companies.

Throughout his career, Franklind has collaborated with a diverse clientele in a wide range of businesses. He began his career in commercial credit and lending, later transitioning to valuation, specialty lending, and special assets. During this time, he managed, underwrote, and valued billions of dollars in loans and collateral. In these roles, he consistently delivered successful outcomes in various financial matters, including deal structuring, due diligence, insolvency, risk assessment, and valuation.

Franklind's insights, coupled with his advanced degrees in business administration and real estate valuation, and his certification as a Certified Insolvency Restructuring Advisor, have established him as a recognized expert in commercial and real estate finance, bankruptcy, and insolvency. He has served extensively in financial litigation and Chapter 11 restructurings as a litigation consultant, expert witness, and special assets workout officer. Representing creditors, debtors, committees, city governments, individuals, and plaintiffs and defendants, he has participated in more than two hundred court hearings and mediations, advising on critical issues such as debtor-in-possession financing, due diligence, plan feasibility, cramdown interest rates, and valuation.

As a sought-after speaker, respected authority, and thought leader, Franklind actively participates in leading industry organizations and frequently shares his insights through articles and presentations at prominent industry conferences and journals. He is a member of the American Bankruptcy Institute's Board of Directors and its Executive Committee, the Turnaround Management Association, and the Association for Insolvency and Restructuring Advisors.

AREAS OF EXPERTISE

- Bankruptcy, Insolvency, and Restructuring
- Commercial Credit and Lending
- Cramdown Interest Rates and Plan Feasibility
- Expert Witness Testimony
- Financial and Real Estate Litigation
- Feasibility Analysis
- Real Estate Valuation and Lending
- Workouts and Special Assets

EDUCATION

- M.A., Real Estate and Urban Analysis, University of Florida
- M.B.A., Emphasis in Finance, Florida State University
- B.S., Management, Florida State University

PROFESSIONAL EMPLOYMENT

- J.S. Held (2025 - Present)
Managing Director, Financial Restructuring and Litigation Consultant
- The Brattle Group (2023 - 2025)
Principal, Financial Restructuring and Litigation Consultant
- Tactical Financial Consulting (2005 - 2023)
President, Financial Restructuring and Litigation Consultant
- Textron Financial Corporation (1994 - 2005)
Vice President and Senior Underwriter, Specialty Lending
Vice President and Group Manager, Special Assets
- Kirkland & Co. and Lampe, Roy & Associates (1992 - 1994)
Commercial Real Estate Appraiser
- First Florida Bank, N.A. (1987 - 1992)
Vice President, Regional Commercial Credit Manager
Vice President, Commercial Loan Officer
- Commonwealth Capital Management (1987)
Financial Analyst

CORPORATE GOVERNANCE ROLES

- American Bankruptcy Institute (Non-Profit)
Board of Directors (2015 - Present)
Board of Directors' Executive Committee (2021 to present)
- Den kai America Inc. (For Profit)
Board of Directors, Independent Director (2025 to present)

REPRESENTATIVE PROFESSIONAL EXPERIENCE

Commercial Credit and Lending

- Determination of Borrower Creditworthiness
 - Analysis of numerous loan requests, business plans and related financial information to determine the creditworthiness of borrowers and guarantors for a wide array of business and loan types.
- Generation of New Sales of Loans and Deposits
- Loan Underwriting and Risk Assessment
 - Responsibility for all phases of underwriting loans, risk evaluation, competition and market conditions, pricing, negotiation, loan documentation, loan management, and collection.

Loan Workouts

- In-Court and Out of Court Resolutions
 - Resolve defaulted loan agreements to maximize recoveries and mitigate future risk to the lender by renegotiating debt or through state or federal legal processes.
 - Function as borrower's representative via consulting agreement to develop an acceptable resolution to defaulted or troubled loans.
 - Dispose of repossessed collateral to recover lender investments.

Bankruptcy and Insolvency

- Determination of Chapter 11 Plan Feasibility
 - Analysis of numerous plans of reorganization for compliance with the financial feasibility requirements as defined in §1129 of the U.S. Bankruptcy Code.
 - Determination of the applicable Chapter 11 Cram Down interest rate in numerous plans of reorganization as defined in §1129 of the U.S. Bankruptcy Code.
- Determination of Chapter 11 Plan Compliance with the §1111(b)(2)
 - Analysis of numerous plans of reorganization for compliance after a creditor's election with §1111(b) of the U.S. Bankruptcy Code.

Financial Litigation

- Determination of Damages
 - Analysis, report, and testimony in a failed real estate development with international investors and purchasers claiming bad acts of certain corporate directors and officers.
- Analysis of the Equitable Rescission of a Purchase and Sale Agreement
 - Analysis, report, and testimony of the financial obligation(s) due in the unwinding ("equitable rescission") of a purchase and sale agreement between a municipal government and private commercial business after a failed multiyear transaction.

Real Estate Valuation

- Valuation of Various Commercial Real Estate Property Types
 - Valuation analysis and reports of apartments, industrial, office, retail, hospitality, special use, and land throughout the United States.
- Financial, Due Diligence, and Review of Third-Party Professional Reports
 - Analysis of third parties' professional reports and/or opinions (including appraisal reports and analysis, engineering, environmental reports, and land surveys) in financing transactions, litigation proceedings (defense, cross-examination), or IRS actions.

Expert Testimony (2011 to present)

- *Westbank Holdings, LLC et al, U.S. Bankruptcy Court, Eastern District of Louisiana Case Number: 22-10082, Judge Meredith Grabill: Deposition (April 2023).*
- *Water Marble Holding, LLC, U.S, Bankruptcy Court, Middle District of Florida, Jacksonville Division, Case 21-01034, Judge Jacob A. Brown: Deposition and Trial (October 2022).*
- *Murray Metallurgical Coal Holdings, LLC, et al. U.S. Bankruptcy Court, Southern District of Ohio, Western Division, Case 20-10390, Judge John E. Hoffman, Jr.: Deposition and Trial (September 2021).*
- *Gigi Stetler and RV Sales of Broward, Inc. vs. GE Commercial Distribution Finance Corporation, Circuit Court of the Seventeenth Judicial Circuitry, In and For Broward County, Florida (Ft. Lauderdale), Case CACE13019833, Judge William Haury, Jr.: Jury Trial (August 30, 2019).*
- *City of Jacksonville vs. Jacksonville Landing Investments, LLC, Circuit Court, Fourth Judicial Circuitry, In and For Duval County, Florida (Jacksonville), Case 2015-CA-006340, Judge Robert Dees: Deposition and Trial (July 30, 2019).*
- *In re Chateau Creole Apartments, LLC, U.S. Bankruptcy Court, Eastern District of Louisiana (New Orleans), Chapter 11 Case 18-10148, Judge Elizabeth Magner: Deposition (January 18, 2019).*
- *In re POC Properties, LLC, SOP Academy, LLC, Academy Road Partners, LLC, U.S. Bankruptcy Court, Eastern District of Wisconsin (Milwaukee), Chapter 11 Cases 15-33291, 15-33292, 15-33293 (Joint Administration), Judge Susan V. Kelley: Trial (June 2018).*
- *Curatus Trust Company (Mauritius) Limited (Plaintiff) vs. American Leisure Group, Ltd., et al. (Defendant), Circuit Court of the Ninth Judicial District In and For Orange County, Florida (Orlando), Case 2011-CA-001201-O: Deposition (December 2015).*
- *Capital Road, LLC (Plaintiff) vs. RMP Enterprises, LLC et al., Circuit Court of the 11th Judicial Circuit In and For Miami-Dade County, Florida, Case 14-14381 CA-40: Deposition (August 2015).*
- *Azzan Bin Abdulla Al Ghurair (Plaintiff) vs. Georgi ZacZac, Sr. et al., Circuit Court of the 11th Judicial Circuit In and For Miami-Dade County, Florida, Case 12-13796 CA-4: Deposition and Affidavit (September 2014).*

- *In re West Airport Palms Business Park, LLC* | US Bankruptcy Court, Southern District of Florida (Miami), Chapter 11 Case 13-25728, Judge Robert Mark: Deposition and Trial (March 2014).
- *In re Ohana Group, LLC* | US Bankruptcy Court, Western District of Washington (Seattle), Chapter 11 Case 12-21904, Judge Marc Barreca: Affidavit (November 2013).
- *In re Burcam Capital II, LLC (a/k/a 510 Glenwood)*, U.S. Bankruptcy Court, Eastern District of North Carolina (Raleigh), Chapter 11 Case 12-04729, Judge J. Rich Leonard: Trial (January 2013).
- *In re Treasure Coast Hospitality, LLC (a/k/a Holiday Inn Express & Suites - Port St. Lucie)*, U.S. Bankruptcy Court, Middle District of Florida (Jacksonville), Chapter 11 Case 11-00253, Judge Paul Glenn: Trial (November 2012).
- *In re Tarpon Lakeside Development, Inc. (a/k/a Tarpon Lake Resort Hotel)*, U.S. Bankruptcy Court, Middle District of Florida (Tampa), Chapter 11 Case 11-17475, Judge Rodney May: Trial (September 2012).
- *In re Waterford Hotel, Inc.*, U.S. Bankruptcy Court, Eastern District of Michigan (Detroit), Chapter 11 Case 11-54788, Judge Thomas J. Tucker: Trial (July 2012).
- *In re CABI SMA Tower I, LLLP*, U.S. Bankruptcy Court, Southern District of Florida (Miami), Chapter 11 Case 10-49009, Judge A. Jay Cristol: Deposition (May 2012).
- *In re Smithville Crossing, LLC*, U.S. Bankruptcy Court, Eastern District of North Carolina (Raleigh), Chapter 11 Case 11-02573, Judge J. Rich Leonard: Trial (February 2011).
- *In re Marsh Hawk Golf Club, LLC (a/k/a Ford's Colony Country Club)*: U.S. Bankruptcy Court, Eastern District of Virginia (Newport News), Chapter 11 Case 10-50632, Judge Stephen C. St. John: Trial (February 2011).

ARTICLES AND PUBLICATIONS

- "Got My DIP Loan, So Every Little Thing Gonna Be Alright!," *American Bankruptcy Institute Journal*, Volume XLII (August 2023).
- "Their Voices Boomed Un-Till We Could Hear Them No More," *American Bankruptcy Institute Journal*, Volume XXXIV (November 2015).
- "Why Till Works," *American Bankruptcy Institute Newsletter*, Volume 11, Num. 1 (April 2014).
- "Remembering How We Got to Till," *American Bankruptcy Institute Journal*, Volume XXXIII (January 2014).
- "De-Complicating the § 1111(b)(2) Election: There Is No Such Thing as an Undersecured Claim In a Cramdown," reprint in *Best of the ABI: The Year in Business Bankruptcy*, American Bankruptcy Institute (December 2013).
- "De-Complicating the § 1111(b)(2) Election: There Is No Such Thing as an Undersecured Claim In a Cramdown," Financial Advisors and Investment Banking Committee, *American Bankruptcy Institute Committee Newsletter*, Volume 10, Number 1 (February 2013).

PRESENTATIONS AND SPEAKING ENGAGEMENTS

- *“How Do We Get to Valuation?,” American Bankruptcy Institute Annual Spring Meeting (April 2024).*
- *“The SVB Collapse: What Went Wrong, and What Happens Next?,” Moderator, American Bankruptcy Institute Annual Spring Meeting (April 2023).*
- *“1111(b) Wizardry,” Speaker, American Bankruptcy Institute Winter Leadership Conference (December 2022).*
- *“Decoding the 1111(b) Election,” Speaker, American Bankruptcy Institute Central States Bankruptcy Workshop (June 2022).*
- *“Industry Spotlight & 2022 Economic Outlook,” Moderator, American Bankruptcy Institute Winter Leadership Conference (December 2021).*
- *“Cancellation of Debt Income,” Speaker, American Bankruptcy Institute Annual Spring Meeting (April 2021).*
- *Judge, 29th Annual Duberstein Moot Court Competition, St. John’s University School of Law (February 2021).*
- *“The Financial Advisor’s Role in Complex Chapter 11 Cases,” Speaker, American Bankruptcy Institute Caribbean Bankruptcy Conference (February 2020).*
- *“Florida’s Continuing Real Estate Problems,” Speaker, Stetson University and American Bankruptcy Institute Judge Alexander L. Paskay Seminar on Bankruptcy Law and Practice (February 2019).*
- *“Business Valuations 101,” Moderator and Speaker, American Bankruptcy Institute Winter Leadership Conference (December 2018).*
- *How Experts Lie with Statistics,” Speaker, Central Florida Bankruptcy Law Association (September 2018).*
- *“How Experts Lie with Statistics” Speaker, American Bankruptcy Institute Winter Leadership Conference (December 2017).*
- *“The 1111(b) Election: What it is and Why You Should Care,” Speaker, American Bankruptcy Institute Midwestern Bankruptcy Institute & Professional Development Workshop (October 2016).*
- *“Chapter 11 Cramdown Issues: The Pros and Cons of the 1111b Election,” Speaker, Stetson University and American Bankruptcy Institute Alexander L. Paskay Memorial Seminar (April 2016).*
- *“It’s All About That ‘Till,”” Speaker, Thirty-fifth Annual Seminar, Mississippi Bankruptcy Conference (December 2015).*
- *“Perfecting the Pitch,” Moderator and Speaker, American Bankruptcy Institute Winter Leadership Conference (December 2015).*
- *“It’s All About That ‘Till,”” Speaker, American Bankruptcy Institute, Southeast Bankruptcy Workshop (July 2015).*
- *“Real Estate Feasibility: Rates, Ratios, and Reasonableness,” Speaker, Central Florida Bankruptcy Association Annual Seminar (April 2015).*

- *“The World of SARE Cases,” Speaker, Bankruptcy Battleground West Conference (March 2015).*
- *“Till, Ten Years Later,” Moderator and Speaker, American Bankruptcy Institute Winter Leadership Conference (December 2014).*
- *“Getting Bang for Your Buck When Engaging Financial Advisors and Expert Witnesses,” Speaker, American Bankruptcy Institute Midwestern Bankruptcy Institute & Professional Development Workshop (October 2014).*
- *“The § 1111(b) Election: Advanced Mathematics and Strategies,” Speaker, American Bankruptcy Institute Webinar Presentation (June 2014).*
- *“I Want My Money Back: 1111b and Other Cramdown Issues,” Speaker, Central Florida Bankruptcy Association Annual Seminar (April 2014).*
- *“Understanding the § 1111(b) Election,” Speaker, Stetson University and American Bankruptcy Institute Judge Alexander L. Paskay Seminar on Bankruptcy Law and Practice (March 2014).*
- *“Business Session Part I: A Potpourri of Current Problems in Restructuring,” Speaker, Stetson University and American Bankruptcy Institute Judge Alexander L. Paskay Seminar on Bankruptcy Law and Practice (March 2014).*
- *“Facts, Fantasies and Findings of Fact,” Speaker, Jacksonville Bankruptcy Bar Association Annual Seminar (August 2013).*
- *“The § 1111(b) Election, Plan Feasibility and Cramdown Issues,” Moderator and Speaker, American Bankruptcy Institute Webinar Presentation (July 2013).*
- *“The § 1111(b) Election, Plan Feasibility and Cramdown Issues,” Moderator and Speaker, American Bankruptcy Institute Annual Spring Meeting (April 2013)*
- *“Feasibility: Facts, Fantasies & Findings - Part II,” Speaker, Stetson University and American Bankruptcy Institute Judge Alexander L. Paskay Seminar on Bankruptcy Law and Practice (March 2013).*
- *“Feasibility: Facts, Fantasies & Findings - Part I,” Speaker, Stetson University and American Bankruptcy Institute Judge Alexander L. Paskay Seminar on Bankruptcy Law and Practice (March 2013).*
- *“We Can Go ‘Round and ‘Round about That...” Speaker, Stetson University and American Bankruptcy Institute Judge Alexander L. Paskay Seminar on Bankruptcy Law and Practice (March 2013).*
- *“Chapter 11: Cramdown,” Speaker, Alston & Bird LLP 2012 CMBS Servicing Symposium (October 2012).*
- *“Why Is There Never a Single Answer for the Cost of Capital or Value in Bankruptcy Proceedings?” Speaker, American Bankruptcy Institute Winter Leadership Conference (December 2011).*
- *“Fundamentals of Finance that All Insolvency Professionals Should Understand,” Speaker, American Bankruptcy Institute Winter Leadership Conference (December 2011).*
- *“Expert Witness Advanced Training Program: Phase I,” Speaker, Association for Insolvency and Restructuring Advisors (November 2011).*

- *“Bankruptcy Litigation Tips for Trying a Real Estate Valuation, and Fraudulent-Transfer Actions,” Speaker, Stetson University and American Bankruptcy Institute Judge Alexander L. Paskay Seminar on Bankruptcy Law and Practice (March 2011).*
- *“Out of the Frying Pan and into the Fryer: Today’s Restaurant Industry and the Challenges Ahead in Surviving the Decay of Everything a Sector Needs to Stay Viable,” Moderator, American Bankruptcy Institute Winter Leadership Conference (December 2010).*
- *“ARIA Court on the Beach,” Speaker, Association for Insolvency and Restructuring Advisors Annual Conference (June 2010).*
- *“Small Business Bankruptcies: Getting Them through the Process,” Speaker, American Bankruptcy Institute Annual Spring Meeting (April 2010).*
- *“Riding the Rapids of Commercial Real Estate,” Speaker, Turnaround Management Association (Carolinas Area Chapter) (March 2010).*
- *“Around Chapter 11 in 80 Days for Rapid Reorganizations or Liquidation,” Speaker, American Bankruptcy Institute Southwest Bankruptcy Conference (September 2009).*
- *“Recessions and their Effects on the Small and Middle Market,” Speaker, Association for Insolvency and Restructuring Advisors Annual Bankruptcy and Restructuring Conference (June 2009).*
- *“Small Lender Session,” Speaker, Association for Insolvency and Restructuring Advisors Annual Bankruptcy and Restructuring Conference (June 2007).*

CERTIFICATIONS/ACCREDITATIONS

- Loan Associate Program (formal credit training), First Florida Bank, 1989
- Certified Insolvency and Restructuring Advisor, CIRA (2005 to present)

SELECT HONORS AND AWARDS

- Godsend Award, Boy Scouts of America, 2012
- Textron Financial Corporation, Employee of the Year, 2001 and 2002

PROFESSIONAL ASSOCIATIONS AND MEMBERSHIPS

- American Bankruptcy Institute
 - Member (1999 to present)
 - Board of Directors' Executive Committee, At-Large Member (2021 to present)
 - Board of Directors' Education Committee (2015 to 2024)
 - Board of Directors' Nominating Committee (2015 and 2016)
 - Board of Directors' Investment Committee (2022 to present)
 - Board of Directors' Finance Committee (2024 to present)
 - Membership Committee - Asset Sales Committee, Co-Chair (2014 to 2016)
 - Membership Committee - Financial Advisors and Investment Banking Committee
 - Co-Chair (2012 and 2013)
 - Education Director (2010 and 2011)
- Association of Insolvency and Restructuring Advisors (2005 to present)
- Turnaround Management Association (2005 to present)