

# Kimball Galbraith

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<b>Education</b>	<b>RUTGERS UNIVERSITY - GRADUATE SCHOOL OF MANAGEMENT</b> , Newark, NJ • M.B.A., Finance	December 1993
	<b>BRIGHAM YOUNG UNIVERSITY</b> , Provo, UT • B.S., Management of Information Systems	April 1991
	<b>RICKS COLLEGE</b> , Rexburg, ID • A.A.S., Information Management	April 1988

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<b>Summary of Experience</b>	<ul style="list-style-type: none"><li>• <u>Faculty at BYU-Idaho for five and one half years</u>: Currently teaching advanced finance courses in the Business Management Department.</li><li>• <u>Nine years of professional business experience</u>: Succeeded in a fast-paced and highly competitive environment where personal business decisions had an enormous impact on profitability.</li><li>• <u>Professional Teaching</u>: Taught business professionals in the banking industry on a daily basis. Specific assignments were as follows:<ul style="list-style-type: none"><li>- Taught Managing Directors and Vice Presidents about market related risk issues, increasing profitability, and hedging against adverse market conditions;</li><li>- Interfaced with and taught technology staff about pricing securities and building advanced models;</li><li>- Educated Danish bankers about the U.S. financial markets; and</li><li>- Taught Investment bankers about creating structured fixed income products.</li></ul></li><li>• <u>International</u>: Employed in Denmark for 18 months; studied in Israel and France for 10 months; and served as missionary in Scotland for 24 months.</li></ul>
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<b>Experience</b>	<b>BRIGHAM YOUNG UNIVERSITY-IDAHO</b> , Rexburg, ID <i>Faculty</i> Taught courses in the Business Management Department consisting of Introduction to Business, Introduction to Finance, Corporate Finance, Advanced Corporate Finance, Investments, and Advanced Investments. Accomplishments at BYU-Idaho include the following: <ul style="list-style-type: none"><li>• Developed several video clips using <i>Camtasia</i> software to help students increase and expand their understanding of the course material. Students frequently indicated that the video clips were an extremely useful tool in the learning process and made the in-class experience more powerful.</li><li>• Invited to serve as a member of the "Learning Model" committee for the university. The committee was given the assignment to create a campus-wide model that faculty and students could employ to improve the learning that takes place both in and outside the classroom.</li><li>• Created the <i>Integrated Finance Emphasis</i> (IFE) with four other faculty members. Currently, the IFE is a one-semester 12 credit emphasis consisting of finance modules that are fully integrated. As part of the IFE, students are given real world problems, assignments, and/or experiences that they solve by drawing upon the knowledge and skills acquired throughout the semester.</li><li>• Conducted training meetings on resume development and interviewing techniques that prepared students to obtain full-time employment.</li><li>• Involved in taking students to New York City each year to help them obtain employment on <i>Wall Street</i>. Efforts included teaching students networking skills, setting up information meetings with Investment Bankers, and scheduling interviews.</li></ul>	2001-Present
	<b>FIRST UNION NATIONAL BANK</b> , Charlotte, NC <b>Commercial Real Estate Finance</b> <i>Vice President, Commercial Mortgage Trading</i> Responsible for 1) teaching Managing Directors and Vice Presidents how to increase profits in their business units, 2) rate locking commercial loans, 3) hedging a \$1.5 billion commercial loan portfolio, 4) creating bonds called, <i>Commercial Mortgaged-Backed Securities</i> , and 5) calculating daily profits and losses for three business groups. Accomplishments included the following: <ul style="list-style-type: none"><li>• Spoke with senior managers, bankers, and loan originators on a daily basis to teach concepts, answer questions, and provide market updates.</li></ul>	1996-2001

<b>Experience Continued</b>	<p><b>FIRST UNION NATIONAL BANK (<i>continued</i>)</b>  <b>Commercial Real Estate Finance</b>  <u>Vice President, Commercial Mortgage Trading</u></p> <ul style="list-style-type: none"> <li>• Taught twenty loan originators about the financial markets on a weekly basis.</li> <li>• Taught First Union's sales force about the strengths and weaknesses of Commercial Mortgaged-Backed Securities so that they could more effectively market the bonds.</li> <li>• Rate-locked approximately \$2.0 billion in new commercial loan originations each year.</li> <li>• Established a track record of hedging a \$1.5 billion commercial loan portfolio against losses in Bear markets by setting and monitoring effective hedges. Hedges included, Interest rate swaps, U.S. Treasury Notes, Fannie Mae benchmark notes, and options.</li> <li>• Created over \$13.0 billion in Commercial Mortgaged-Backed Securities for First Union.</li> <li>• Executed approximately \$40.0 billion in trades while employed at First Union.</li> <li>• Built spreadsheet models to structure and price Commercial Mortgaged-Backed Securities.</li> <li>• Calculated daily profits and losses, resolved accounting issues, and developed budgets.</li> </ul> <p><b>Product Origination / Technology</b> <span style="float: right;">1995-1996</span>  <u>Assistant Vice President, Business Analyst</u>  Employed as a liaison between business managers and technology staff with the objective of designing and developing computer applications that would address technology related business needs.  Accomplishments included the following:</p> <ul style="list-style-type: none"> <li>• Taught management about computer applications that reduced risk, increased profits, and created efficiencies. Also, taught technology staff about the businesses they supported.</li> <li>• Designed and developed business applications for accounting and mortgage trading desks.</li> <li>• Created business plans, budgets, and proposals for senior executives.</li> </ul> <p><b>DELPHI STRUCTURED FINANCE CORP., Mesa, AZ</b> <span style="float: right;">1994-1995</span>  <u>International Banker</u>  Employed as a consultant to Unibank Securities in Copenhagen, Denmark where I helped develop a new business line that was used to create special types of bonds called, <i>Collateralized Mortgage Obligations (CMOs)</i>.  Accomplishments included the following:</p> <ul style="list-style-type: none"> <li>• Taught Danish bankers about U.S. financial markets, structured finance, and computer modeling.</li> <li>• Designed and created structured finance and risk management models.</li> <li>• Completed the project and structured the first Danish CMOs which totaled \$480 million.</li> </ul> <p><b>AEGIS HOLDINGS, New York, NY</b> <span style="float: right;">1992-1993</span>  <u>Associate, Investment Banker</u>  Responsible for creating <i>Asset-Backed Securities</i> and creating quantitative models that analyzed the securities.  Accomplishments included the following:</p> <ul style="list-style-type: none"> <li>• Offered full-time employment after a two-month internship due to solid work ethic and good business intuition.</li> <li>• Built financial models to analyze multimillion dollar portfolios.</li> <li>• Taught bankers and attorneys about modeling and pricing Asset-Backed Securities.</li> </ul> <p><b>NOVELL, Provo, UT</b> <span style="float: right;">1991</span>  <u>Managers' Assistant</u>  Facilitated daily business operations in the Education department by interacting with Legal, Human Resource, and Accounting departments.</p> <p><b>MISSIONARY TRAINING CENTER, Provo, UT</b> <span style="float: right;">1989-1990</span>  <u>Teacher</u></p> <ul style="list-style-type: none"> <li>• Demonstrated and taught <i>commitment pattern</i> skills to missionaries.</li> <li>• Taught 70 missionaries each week in a weekly <i>Large Group Meeting</i>.</li> </ul> <p><b>CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS, Scotland</b> <span style="float: right;">1984-1986</span>  <u>Missionary</u></p> <ul style="list-style-type: none"> <li>• Held leadership positions to train, supervise, and motivate missionaries.</li> </ul>
<b>Foreign</b>	Lived 4 ½ years in the countries of Denmark, Israel, Scotland, and France.