

Guillermo J. Ramis

Resume

CITIZENSHIP

United States of America

LANGUAGES

Excellent fluency in reading, writing and speaking English and Spanish.

EDUCATIONAL BACKGROUND

M.B.A. Universidad Interamericana de Puerto Rico.
Major: Finance
Candidate for graduation in July, 2007

B.A. University of Michigan, Ann Arbor, 2000.
Major: Organizational St.

H.S. Colegio San Ignacio de Loyola, 1996.
High School Diploma

CERTIFICATIONS

National Association of Securities Dealers (NASD) Series 7 License.
Provides the qualifications indispensable in order to make different types of trades with all types of corporate securities

National Association of Securities Dealers (NASD) Series 66 License.
Administered by the North American Securities Administrators Association, qualifies an investment professional to register as a securities agent and investment advisor

Certified Financial Advisor in Variable Annuities.
Oficina del Comisionado de Seguros de Puerto Rico

EMPLOYMENT HISTORY

Chairman of the Board, GR Organization Inc at San Juan, Puerto Rico.

GR Organization, Inc., is an upcoming entity in the real estate development business that proffers a dynamic and unconventional focus. This company has extraordinary and optimal legal and administrative resources that provide integrated solutions to any and all real estate ventures, including construction, goblet-styled architecture, and the area of

promotion and sales. GR Organization, Inc., establishes an innovative project model geared at the buyer and in tune with the community that is characterized by its originality. It delivers results based on professionalism and teamwork, strong ethical principles and cutting edge technology. It is an entity that strengthens its core, improving efficiency and profitability ratios and, consequently, increasing the owner's equity.

Managing Partner, Majestic at Condado LLC at San Juan, Puerto Rico.

Majestic at Condado would consist of the construction of a multi-family and commercial building for a high-end market in a 2,958 square meters jointed parcel of beach front land west of Ashford Avenue. The Project would consist of thirty-four 34 residential units and over 45,000 square feet of commercial area. The Project's tower would consist of a 27 residential-commercial story building which the first eight (8) floors would be for the shopping center with 420 parking spaces. The 27-story plus basement building would have a gross construction area of 382,249 square feet divided into 240,960 square feet comprising the parking tower and commercial center from the basement level to the seventh floor, and 141,289 square feet comprising the residential levels from the eight to the twenty seventh floor. The residential units GLA range from 2,865 to 9,832 square feet. The average unit GLA would be 3,571 square feet.

The proposed construction intends to bring to the Condado a vision of modern and cosmopolitan development. The general public as well as the residents would be able to enjoy the exclusive stores of famous designers, a luxury restaurant and a coffee shop in the commercial facilities. The residents would also enjoy recreational areas that include an infinity pool, private bar and a Clubhouse, with a view to the Atlantic Ocean and to the Condado Lagoon. The Clubhouse has a conference room, library and a game room. All this is harmonized with a music and video system located in all areas. It would also have an entertainment center and a spa in conjunction with a sauna and steam room. These facilities would be integrated by a garden with fountains that would provide a peaceful environment.

The residents would also enjoy other privileges such as having direct restaurant service to their apartments, round the clock valet parking services, twenty-four hours (24) maintenance service, concierge service that includes the apartment cleaning, laundry and dry cleaning service, a security system that is continuously monitoring all areas in addition to vehicular and pedestrian access control.

Assistant Vice President, BBVA Securities at Hato Rey, Puerto Rico.

As an Assistant Vice President, I provided highly personalized professional brokerage and investment banking services shaped by a petite group of dynamic financial executives dedicated to serve clients' best interests through a relationship based on trust. I

endowed the firm with knowledge of the psychology, regulations and risk profiles of the Puerto Rican investment community, developing a team where integrity is the measure of every investment idea.

BBVA Securities encourages seeking out and develop financial advisory relationships for the long-term with those who seek counsel for every aspect of their financial lives by providing sophisticated financial solutions. In addition to fixed income and equity investing, I offered products and services such as wealth management portfolio, including retirement and estate planning, tax strategies, mutual fund and managed money investments, common stocks, Puerto Rico mortgage backed securities, US Treasuries and Agencies, municipal bonds, corporate finance activities, pension plans, and banking and lending services. With its extensive knowledge and experience, I actively engaged in market research, using the latest technology, database information systems and financial analysis techniques to take advantage of favorable investment and financing opportunities.

My business philosophy is to create investment banking that works that helps the client achieve its stated financial goals. The key to providing the right solution is first to understand the need. I was in the business of understanding needs. I took the time to listen, ask questions and read between the lines in a professional, businesslike and accountable manner.

I was distinctively qualified to advise corporate clients in a vary of transactions: raising capital, recapitalization, financial restructuring, mergers and acquisitions and treasury management, among others. The services included: structuring and placement of debt and equity securities; real estate financing; merger and acquisition engagements; divestiture and exclusive company sales advice; acquisitions advice for potential buyers of corporate assets; advice on financial restructuring

In particular, BBVA Securities of Puerto Rico, Inc., is a Broker/Dealer registered with the United States Securities and Exchange Commission (SEC), The National Association of Securities Dealers (NASD) and the Commissioner of Financial Institutions of Puerto Rico.

Vice President, Ambrosia Fine Foods at San Juan, Puerto Rico.

I imported, distributed and marketed exclusive gourmet foods and fine and rare wines selling to the trade, food service industry, hotels, restaurants and fine wine such as Chartron et Trebuchet, Dean & Deluca, Rudd, Kongsgaard, Kynsi, Vineyard 29, as well as mature vintage wines from top chateau and producers in Bordeaux, Burgundy, Rohne, Alsace, Champagne, Spain, Italy, Australia and California, among others.

Account Executive, Paradigm Associates at San Juan, Puerto Rico.

As an Executive of Paradigm Associate, full-service advertising agency, we developed business from less than \$2 million up to annual capitalized billings of \$6 million in first year. Extensive successful experience in the following market segments: real estate, entertainment / movies, event marketing and sponsorships, travel and leisure - tourism, automotive, retail, insurance, and banking. Clients include among others: Many of the principal residential and commercial real estate developers in Puerto Rico, including CPG Group, Alfonso ValdÈs, MuÒoz Berm´dez Holdings, GutiÈrrez Latimer, IDI Holdings Puerto Rico, Inc., Empresas PagÈs, F&R Construction, and Margo Development; DreamWorks SKG, Paramount, Universal Pictures, Miramax, Lions Gate Films and Caribbean Cinemas in the movie industry, Plaza del Sol Mall, SeÒorial Plaza, Centro Gran Caribe, Group USA and Mikasa in retail, Autos del Caribe, the largest Mitsubishi / Hyundai dealer in the island in automotive, and the St. Maarten Tourist Bureau, Paradisus Resort and Cap Juluca in tourism.

Financial Advisor, UBS PaineWebber at Caparra, Puerto Rico.

As a Financial Advisor, I provided sophisticated financial solutions to individuals and families, as well as small-sized businesses. In addition to fixed income and equity investing, offered products and services such as wealth management portfolio, tax strategies, mutual fund and managed money investments, 401(k) plans, and banking and lending services.

FAMILY

The Ramis family tradition in the construction enterprises dates backs to at least three generations. Over the last fifty years we have successfully establish ourselves as experts in the glass windows component of the construction industry in Puerto Rico. In addition, the family also has a highly regarded background in the newspaper business. During the pre-Fidel Castro years, the Rivero family ran "El Diario De La Marina" newspaper, considered the most prestigious, objective, respected and influential daily in Cuba. This enterprise was owned by the family, who published the paper for over a century.

INTERESTS

Family; community service; higher education literature; stocks, bonds and real estate investments; water polo; swimming.