

V. ALAN BERGFELD

Mission Viejo, California • (949) 351- 4664 • abergfeld13@gmail.com

EXPERIENCED ATTORNEY

EXECUTIVE PROFILE

Highly qualified attorney with extensive in-house and law firm experience. Proven success and expertise as a deal maker, not a deal breaker. Consistently provides creative, innovative solutions to difficult problems and challenges while being an exceptional communicator who can effectively communicate and convey complex matters in understandable terms. Maintains high level proficiency in influencing and collaborating across all organizational levels and with key stakeholders. Utilizes strong relationship building and interpersonal skills to establish productive and sustainable working relationships with all business/operational divisions.

CORE COMPETENCIES

- Contract drafting and negotiation
- Real Estate and Commercial Lending
- Retail Banking and Bank Operations
- Excellent Writing Skills
- Calm under pressure
- Risk mitigation
- Creative Problem Solving
- Persistence
- Pragmatic Business Approach
- Decisive

PROFESSIONAL EXPERIENCE

Senior Vice President, Deputy General Counsel - OPUS BANK: Irvine, CA 2011-2019

- ▶ Served as lending counsel for all legal work relating to bank lending activities, including:
Multi-family and commercial real estate....Commercial business loans, workouts and modifications of existing loans....Lending compliance matters....Consumer and business loan servicing issues.
- ▶ Oversaw all aspects of in-house loan documentation for both real estate and commercial loans and effectively coordinated with outside counsel for loans not documented in-house.
- ▶ Worked directly with Income Property and Servicing groups to develop new loan products, such as innovative interest reduction incentives and loans to Individual Retirement Accounts.
- ▶ Acted as Primary counsel for the following:
All secondary marketing transactions....Vendor contracts....All real estate concerns (including sale of branches, leasing issues and title matters).
- ▶ Responsible for all legal work relating to retail banking and bank operations, such as:
Policy and procedure....Complex branch matters....Commercial depository services
- ▶ Engaged as Primary counsel for Bank Secrecy Act, LIBOR conversion, and adoption of E-signature.

General Counsel - POINT CENTER FINANCIAL, INC.: Aliso Viejo, CA 2005-2011

- ▶ Implemented first legal department and acted as sole counsel for private-money commercial real estate lender with \$500,000,000 in assets under management.
- ▶ Directed and coordinated handling and managing of all legal issues including:
Complete re-write of all loan documentation....Implementation of new lending programs....
Litigation management....Management of all outside counsel nationwide....Employment law issues.

PRIOR EXPERIENCE Adjunct Professor - WESTERN STATE COLLEGE OF THE LAW
Vice President, Senior Counsel - DOWNEY SAVINGS & LOAN ASSOCIATION
Business Litigation with major law firms

EDUCATION

Juris Doctor Degree UNIVERSITY SOUTHERN CALIFORNIA LAW CENTER - Los Angeles, CA
Admitted to California Bar | Southern California Law Review Member | Top 15% of Graduating Class
Bachelor of Arts Degree UNIVERSITY OF CALIFORNIA AT DAVIS – Davis, CA
Double Major: Economics/Psychology | Honors Graduate

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SUMMARY OF QUALIFICATIONS.

- ♦ *Committed to provision of high-level service excellence in working with clients; a proven performer who successfully negotiates, implements, and brings to completion a variety of complex and challenging finance and banking related business transactions.*
- ♦ *Specializes in distilling and communicating complex information into understandable terminology, analyzing and assessing all client needs and risk factors, and crafting and reviewing legal and business-related documents and agreements to minimize risk while accomplishing business goals.*
- ♦ *Maintains high quality written and verbal business communications, employs innovative methods which address difficult situations and provides effective solutions; a results-oriented thinker who constantly strives to produce mutually beneficial outcomes for both clients and the corporate enterprise.*

PROFICIENCIES

- + Coordinates ongoing operations and relevant services for meeting specific client and customer needs.
- + Executes strategies to enhance quality and outcomes of legal services in producing positive results.
- + Dependable performer who adheres to deadlines and meets established goals and objectives.
- + Cultivates a positive work environment; provides dedicated personal assistance to service diverse needs.
- + Builds strong relationships with stakeholders to ensure high quality, measurable, sustainable results.

AREAS OF EXPERTISE

- Professional Business communications
- Enhance overall business growth & development
- Initiate improvements to processes/procedures
- Engage in problem solving & situational analysis
- Accurately troubleshoot, assess, identify solutions
- Customer & client relations focused
- Conduct complex legal assessments
- Assume full ownership of work assignments
- Mature, responsible critical thinker/decision maker
- Achieve objectives, meet deadlines & timeframes
- Self-starter with independent motivation/initiative
- Strategic allocation of key resources

WORKPLACE SKILLS

Analytical • Consensus Building • Entrepreneurial • Detail Oriented • Innovative • Negotiations
Growth • Holistic Approach • Communications • Relationships • Accountability • Solutions

Growth...can complete and drive diverse transactions and coordinate legal support activities.

Leadership...effectively serve as lead counsel for lending, retail banking and financially related operations.

Communications...maintain high quality strategic communications with variety of groups/individuals.

Relationships...collaborate and address ongoing needs/challenges of internal/external stakeholders

Accountability...consistently meet or exceed established metrics and deliverables in work performance.