

Linden Associates, Inc.

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Christopher W. Kurz

President and CEO

CHRISTOPHER W. KURZ

EXPERIENCE:

Present

Linden Associates, Inc., President & Chief Executive Officer

CEO of a regional real estate services and mortgage banking company engaged in the financing, acquisition, development and management of commercial property. The firm also consults for corporations on real estate matters.

1986
to 1992

McGill Development Co., Chairman and Chief Executive Officer

Co-founded, managed and grew McGill to the fourth largest commercial real estate development company in metropolitan Baltimore with a 700,000 SF portfolio. Properties included retail, office and industrial space. Started affiliated companies in construction and home building. The business was started in 1978 and incorporated in 1984. Full time involvement commenced in 1986. Responsibilities included company vision, direction, day-to-day management, new business and raising over \$100 million of capital.

1988
to 1992

Columbia Bancorp and The Columbia Bank, Chairman of the Board of Directors and Co-Founder of an \$1.0 billion, publicly traded bank holding Company.

Conceived of the idea with two others, assembled twenty-five founders from fellow community business leaders, raised \$7.8 million in a private offering and opened a community bank and bank holding company in early 1989. Bank profitable in 1990. Took company public in 1991. First Chairman and Chairman of the Executive and Loan Committees.

1981
to 1986

Alex. Brown Real Estate Group, Inc., Principal

Acquired investments nationally for Alex. Brown's pension fund clients. Structured syndications and brokered real estate equities and financings for Alex. Brown & Sons, Inc. Transactions included apartments, retail, historic rehabs, office buildings and parking garages. Marketed Alex. Brown's real estate separate account capabilities to the public and corporate pension fund market. Acquired the Virginia PERS account.

1978
to 1981

H.G. Smithy Co., Vice President and Regional Manager

As the mortgage loan correspondent for The Travelers and other insurance companies, originated commercial real estate loans in the mid-Atlantic region. Opened the Baltimore office for Smithy and established the firm as one of the top three mortgage banking firms in town.

1975
to 1978

Maryland National Corporation, Vice President

Workout specialist on office buildings, apartments, land. Restructured loans and foreclosed on properties on the East Coast. Originated and placed construction and permanent loans. Managed several consumer banking and real estate functions. Started a second mortgage company and managed several consumer banking programs with a staff of 80.

1971
to 1975

The Rouse Company, Development Director

Developed regional malls including site selection, feasibility, economic analysis, department store negotiations, design, construction and leasing. Projects included malls in Toronto, Augusta, Ga., Tampa and Tallahassee, Fla. and Springfield, Mass.

EDUCATION:

1971

The Wharton School, University of Pennsylvania, Master in Business Administration. Dean's List.

1969

University of Pennsylvania, Bachelor of Arts. Majored in Political Science (Honors) with concentrations in Economics and Art History. Dean's List two years. Rowed on the nationally ranked lightweight crew four years.

PROFESSIONAL AND COMMUNITY ACTIVITIES

Urban Land Institute: Member of National Leadership Group - 1999-present, Baltimore District Council Chair '99-'01, Chair- Local Arrangements Committee for 2003 Spring National ULI convention in Baltimore, Vice-Chair of Development Council, National Program Committee, served on several panel Advisory assignments. Member since 1978.

Member of International Council of Shopping Centers, past member of N.A.I.O.P., Mortgage Bankers Assoc., past board member of the Catherine McAuley Housing Foundation, Denver (affiliate of Sisters of Mercy)

Church of the Redeemer - Vestry 1998-2000, Budget and Finance Committee Chair 1997-1999. Treasurer 2003 to present.

United Way- Howard County Chair in 1989, co-chair in 1988.