



**CLIFT MARKETING INC
FIRM PROFILE**

The Marketing Firm with a Real Estate License

OVERVIEW

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Section I: Why Clift Marketing Inc?



CMI ADVANTAGE

CMI owns the marketing and resource capability to effectively manage and sell complex real estate assets for our national clients in the tertiary markets of the United States. The CMI advantage is highly needed, financially quantitative and proven to reduce cost in moving these complex assets in record time.



OVERVIEW

Clift Marketing Inc (CMI) is a division of Clift Commercial LLC, an 18-year old firm with profound expertise in the commercial real estate field. CMI is flat-fee based, and wholly focused on marketing and management of complex assets located in the tertiary markets of the United States.

CMI also specializes in the liquidation, disposition, marketing and management of OREO and Non-Performing Assets (NPA). We are committed to solving complex financial issues, maximizing collection and asset recoveries creditors, while providing a level of service so our customers can focus their time and energy on their primary core business of making money.

CMI has over 130 years of combined experience in marketing and financial service advisory with some of the world's largest corporations. We have a solid track record of proven professional commercial real estate experience, with client representation from coast to coast. Our clients are a testament that outsourcing their tertiary and secondary assets to CMI, has proven to be cost efficient and financially prudent.

Susan Clift Brown, MBA, CCIM, leads the overall operation of Clift Marketing Inc, with over 30 years as a marketing executive in corporate America and Commercial Real Estate. As a female pioneer in the Commercial Real Estate field, Susan and her team have found a specialty niche in the tertiary and secondary market areas of the United States.

Daryl McCubbin, our Senior Financial Expert, is highly skilled in the areas of portfolio loan valuation, collateral valuations and restructuring note, mortgages, deeds of trust as well as notes sales for Commercial and Residential Real Estate. Daryl has extensive previous experiences as a real estate developer, residential and commercial general contractor, commercial real estate lender and workout lender.



OUR COMPANY

EXPERTISE

- specialists in the marketing and management of special assets located in tertiary markets
- experts in portfolio loan valuations, collateral valuations and the restructuring and sale of Non-Performing Assets
- evaluation of special assets, market trends and advise on proprietary property valuation methods

EFFECTIVE

- fiduciary and marketing expertise in facilitating the entire loan sale or asset sale process
- consistently using the latest emerging technology platforms through marketing innovation in Real Estate asset marketing
- utilization of our corporate brand, capitalizing on our corporate branding and target marketing, to allow quicker closings and an impressive ROI to the bottom line



TRUSTED

- successful history of effective analysis and advisory in tertiary market strategies
- established and respected company with long-lasting client relationships
- impeccable client references

Highly Qualified

“Sansome Pacific Properties Inc has worked closely with Susan Clift Brown and her highly qualified team at Clift Marketing Inc. The process that Clift Marketing has designed from listing to closing, specializing in the dissolution of tertiary market assets, has allowed our firm the opportunity to focus on our core capability; analyzing and purchasing large real estate portfolios. Clift Marketing Inc then manages the entire marketing and sales process, with an outstanding performance record. We shall continue to utilize Clift’s unique capability in writing, design, management and sale of our critical assets.” - Paul Souza, Principal - Sansome Pacific Properties, San Francisco, CA



Section II: Services, Capabilities and Fee Structure



Asset Marketing and Management

CMI's asset marketing and management functionality is process engineered and result driven. Succeeding in a tertiary market is a combination of a complex toolset of corporate branding, accomplished real estate asset expertise and astute financial comprehension of the tertiary market and purchasing audience.



ASSET MARKETING AND MANAGEMENT

OBJECTIVE: To analyze and advise on performing & non-performing assets. To manage, market, list and sell our clients' tertiary assets at the highest and best value.

COMPREHENSIVE MANAGEMENT AGENDA:

Our uniquely developed special market process defines the target market, designs a strategic plan based on our clients' specific market areas and utilizes our extensive expertise to analyze, advise, list and expose the asset to the purchasing audience.

FUNCTIONALITY:

- Evaluate loan quality to review financial valuation of the asset
- Research local and regional information to identify the subject asset and surrounding market area
- Communicate with local governmental authorities and elected officials
- Prepare and present BOV and listing documents on subject properties
- Implement technology and marketing plan for specific target market
- Utilize our comprehensive marketing strategies to expose the asset

Discovery

- Review corporate agenda
- Identify tertiary asset
- Access critical due diligence

Evaluations

- Valuation of asset
- Analyze exit strategy for non-performing or special assets
- Determine market opportunity for highest and best use

Implementation

- Preparation of due diligence for market
- Branding strategy implementation
- Target audience and request for LOI's



COMPREHENSIVE PLAN

CMI is a specialist in marketing and managing of complex properties in tertiary markets. Our comprehensive analysis of non-performing assets, marketing expertise and design capabilities, coupled with our CRE expertise allows significant advantage over any other CRE and financial advisors in the field of commercial real estate.



Digital Technology

CMI's asset marketing and management team creates exclusive marketing communication tools which allow our clients to gain international exposure for their special assets in the tertiary and secondary market areas of the United States.

Social Media Integration

CMI has effectively mastered the social media and content data field to effectively enhance our clients', and our own corporate branding with a highly rated success ratio.

Digital Networking

CMI has invested heavily in the latest deliverable methodology resource banks. One of the essential facets of our digital marketing and listing capability is to effectively engage the audience in lightning fast, real-time information. Clift Marketing Inc is highly advanced in managing this critical special asset by delivering well researched and designed creative communications, to this massively powered, multi-generational audience.



CAPITAL ADVISORS



CMI Capital advisors represents sellers of Real Estate in providing creative financial solutions for troubled assets. We specialize in maximizing our clients value by minimizing their risk.

Our expertise in special assets, performing and non-performing loan valuation and quick dissolution of asset, is critical to our client's core strategy for solid financial health.

CMI's team capability of financial expertise in credit analysis and advisory combined with our corporate branding, marketing and expertise in the Commercial Real Estate industry is beyond exceptional.

Our specific expertise in the tertiary markets of the United States allows our clients to focus on their core capability, thus maximizing their bottom line.



Our goal is to put the power of the best marketing technology and financial advice in your hands, through our broad knowledge base and skill levels.



CMI ADVANTAGE



Clift Marketing Inc (CMI) has been recognized as one of the most innovative marketing and management firms in the CRE industry. CMI owns the unique capability and resources to analyze troubled financial assets, advise our client's on non-performing loans and special assets and quickly remove the assets from their books at the highest and best value.

CMI's corporate marketing skillset is highly sophisticated, evolutionary and ever changing. CMI's *internal* corporate database is far reaching and encompasses over 1,425,000 (and growing) industry specialists, allowing our team access to the largest buying and selling audience in the industry and beyond.

The CMI advantage is highly needed, financially quantitative and proven to reduce cost and time of special asset holding in these tertiary market territories, in fiduciary record time.



CMI's fees are designed to allow our clients a flat fee financial structure based on our marketing services. The flat fee structure allows a budgetary number that can be included in the project proforma.

Below are listed fees for our asset marketing and management services:

Fees

Asset Management Fee:

- \$5,000.00 - To be paid at execution of listing contract
 - \$2,500.00 - To be paid at Closing of Sale (\$250,000 or below)
 - \$3,500.00 - To be paid at Closing of Sale (\$250,001 - \$499,999)
 - \$5,000.00 - To be paid at Closing of Sale (\$500,000 - \$999,999)
 - \$7,500.00 - To be paid at Closing of Sale (\$1,000,000 or above)

FINANCIAL SERVICES: Loan advisory and work-out of non-performing loans shall be negotiated with client on a per project basis.



Section III: External Interactive Technology Platforms



EXTERNAL INTERACTIVE TECHNOLOGY PLATFORMS



Clift Marketing Inc (CMI) has developed an internal marketing technology system, combining compelling copy, exceptional graphics, and an extensive database. This process driven methodology allows our firm to creatively and consistently reach the international purchasing audience with brilliant accuracy and lightning fast speed.



CCIM INSTITUTE

Commercial Real Estate's Global Standard for Professional Achievement

CCIM is the global leader in commercial and investment real estate education and services. The coveted CCIM designation, recognized as a hallmark of professional competency, affords members an undisputed competitive advantage. Belonging to CCIM means being part of an ethical and knowledgeable network that fosters lasting relationships based on mutual respect. Our membership represents diversity in culture, gender, and age from all disciplines in the commercial real estate industry.



COMMERCIAL REAL ESTATE
DEVELOPMENT ASSOCIATION

Commercial Real Estate Development Association

NAIOP, founded in 1967, has evolved into one of North America's largest, most prestigious and valuable commercial real estate organizations. NAIOP provides unparalleled networking opportunities, educational programs, research on trends and innovations and strong national and local legislative representation. NAIOP has a network of 51 chapters, connecting members from all across North America. NAIOP National Forums hosts special interest groups for NAIOP members, which provide an opportunity for exclusive networking and experience exchange with peers. The NAIOP Membership Directory unites more than 18,000+ members in the U.S., Canada and Mexico.





CoStar, creates opportunity through a combination of reliable tools, resources, and deep understanding on over 4.5 million commercial real estate properties in today’s market. Find relevant information, meet the right people, and make the deals that are critical to your success. With over \$1 billion invested in research operations, we’ve built and maintained the industry’s most comprehensive database of commercial real estate information.



ICSC is the global trade association of the shopping center industry, with more than 70,000 members in over 100 countries including shopping center owners, developers, managers, investors, retailers, brokers, academics, and public officials. The shopping center industry is essential to economic development and opportunity. The purpose of The International Council of Shopping Centers (ICSC) is to advance the shopping center industry and to promote its role in the commercial distribution of consumer goods and services.



**NATIONAL REAL ESTATE
Investor**

Commercial Real Estate Research

The award-winning editorial staff of National Real Estate Investor is strongly committed to providing hard-hitting content put into a context that helps commercial real estate professionals perform their jobs better. Readers from a cross-section of disciplines—brokerage, construction, development, finance, investment, property management, corporate real estate and real estate services turn to NREI for a comprehensive overview of the industry. NREI’s offerings include NREIOnline.com, a mobile app, e-newsletters, a print magazine that publishes four times a year and four Digital Research Reports.

STDB

Commercial Real Estate Research

The Site To Do Business or STDB, is a veteran market leader in commercial real estate demographics. Over the past 15 years, the technology has developed to best serve the needs of commercial real estate professionals across the country. By integrating online data into a dynamic GIS mapping environment, the site allows users to competently and consistently make the best decision possible for a given piece of real estate.



flexmls

Multiple Listing Service

Our success is defined by the success of our customers. As a 100% employee-owned company, every FBS employee-owner is passionate about and personally vested in exceeding customer expectations. FBS consistently delivers standards-driven, innovative products with responsive, personal service.





Catylist is a Commercial Real Estate network. We deliver marketing solutions to individuals, companies, and organizations designed to increase efficiency and close deals. The Catylist Network is our family of Commercial Information Exchanges (CIEs) and partners, tying together hundreds of markets nationwide. 87,000 Professionals market commercial real estate using the Catylist Network.



LoopNet.com is the most heavily trafficked commercial real estate website, with over 5 million average monthly unique visitors. Our registered members generate over 60 million page views per month.



Constant Contact, Inc. is an online marketing company offering email marketing, social media marketing, online survey, event marketing, digital storefronts, and local deals tools, primarily to small businesses, nonprofit organizations, and membership associations. Clift Commercial has opt-in contacts and we continue to grow in numbers daily. Constant Contact provides us with valuable information about who is interested in your property.



 **CIMLS** Commercial Real Estate Listing Service

CIMLS provides commercial property marketing, data and listing management services. The CIMLS platform attracts thousands of commercial real estate brokers, owners, investors, appraisers. CIMLS.com is the best resource for any commercial property professional to search or list availabilities and comparable transactions in the United States.

 **COMMREX** Commercial Real Estate Exchange Commercial Real Estate Listing Service

COMMREX (Commercial Real Estate Exchange), based in Austin, Texas was developed by Internet Media Works! in 1995 and has been continually operating as an online property advertising system for the commercial real estate industry for the purpose of marketing properties for sale and lease. Ancillary real estate products and marketing services are offered and made.

CITYFEET Commercial Real Estate Listing Service

Cityfeet specializes in all Commercial Real Estate property categories including office space, executive suites, commercial land, industrial property, retail space and businesses for sale. Cityfeet is the #1 source of free Commercial Real Estate information for commercial real estate professionals and powers the Commercial Real Estate area of many of the countries most popular websites including Realestate.com and The New York Times.



Section IV: Our Team





SUSAN CLIFT BROWN, MBA, CCIM
CEO and Founder

Susan Clift Brown, MBA, CCIM is the CEO and Founder of Clift Marketing Inc and Clift Commercial. Susan leads the overall operations of our companies. Her enthusiasm and consummate professionalism have successfully positioned Clift Marketing Inc and Clift Commercial as one of the leading Commercial Real Estate and strategic marketing firms in the nation.

With over 30 years as a marketing executive in corporate America, Susan Clift Brown formed her first company in Chicago, Illinois. After graduating from Eastern Michigan University with a degree in business and an MBA, (with an emphasis in strategic corporate branding), she moved to Chicago and incorporated Susan Clift Artist Representatives. Working with commercial artists from around the nation in the advertising industry, Susan became one of the youngest and most sought after commercial artist representatives in the Chicago advertising field.

In 1990, Susan incorporated Clift Communications, Inc., a strategic marketing communications and design firm. Specializing in corporate identity design, Susan built a highly successful marketing and design firm creating strategic identity programs, marketing plans, corporate communications, logos and brochure design. Clift Communications won an array of awards, including the 1997 Industrial Designers Society of America (ISDA) award and the Print Selection award for the 1999 Motorola user manual; Susan was listed in Who's Who in Chicago Business for Women.

Clift Communications continued to expand its capability by creating the award winning Motorola Star Tac manual. This highly functional document is the foundation that user manuals for cell phones around the world use today. Focusing on the “psychological immersion ability process”, this document represents the simplicity of utilization of “hands on” learning. Clift Communications became experts in the documentation industry, working with Motorola, Caterpillar, Sprint, Verizon, Cellular One and Nokia. Susan sold the firm in 2001, (yet kept the symbol, brand and URL) and moved to North Carolina full time.



SUSAN CLIFT BROWN, MBA, CCIM

Susan expanded her capability and began her career in the Commercial Real Estate field by incorporating the brand Clift Commercial Real Estate Services and Clift Marketing Inc (CMI). Utilizing her strategic corporate marketing & design methods, unparalleled by most of the largest firms practicing today, the mission of Clift Commercial and CMI has always been marketing and exposure. The methodology used in her traditional corporate branding company, has successfully transformed to the Commercial Real Estate Industry. This strength greatly contributes to her ever-expanding portfolio to over 200 million dollars in Commercial Real Estate Sales & Closings.

While managing the corporations' fast growth, she also completed the industry's paramount CCIM (Certified Commercial Investment Manager) curriculum in 2005. This designation earned her prestigious placement among the nation's most elite commercial real estate professionals.

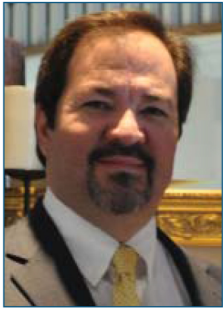
During the downturn in the real estate industry, Susan refocused her energy to capitalize on the historic technological changes in the CRE industry. She reinvested capital and quickly became educated on the exploding opportunity in the technology world and how it would impact the slow moving, non-transparent commercial real estate industry.

Susan employed her team to research and build critical databases to gain access for exposition of marketing content and explore every digital marketing tool, newly available. Susan and her highly dedicated team also researched areas of service and found that the tertiary and secondary markets were lacking in financial advisory on NPL's and marketing strategies in these markets.

Susan's ultimate goal is to successfully utilize her background in corporate branding to invigorate the CRE industry with a specific focus on special assets in tertiary markets. The highly sophisticated CMI, has quickly gained the respect of corporations around the nation for successfully marketing, listing, managing and selling their clients' complex real estate assets in these difficult markets in the United States. By incorporating the financial mechanism to our capabilities team, CMI Capital Advisors is critical in advancing our client's financial goals and increasing their bottom line.

Susan has played a significant role in giving back to the communities in which she lives. Her many years of service as a member of the Board of Trustees for O'Neal School, the Boys and Girls Club of the Sandhills in Moore County, NC.





DARYL MCCUBBIN
Senior Financial Analyst

Daryl McCubbin, Senior Financial Analyst for CMI, specializes in providing creative solutions to maximize shareholder value for creditors on primary real estate related projects. Daryl assists companies to become more profitable thru solving financial problems through strategic planning.

As a former, Vice President and Commercial Real Estate Relationship Manager, with Fifth Third Bank, Daryl developed profitable new business as a CRE lender, lending money to real estate developers and homebuilders. He also underwrote and gained approval for loans within established Bank standards.

He was promoted to Vice President, Special Asset Group for Mid-Atlantic Region, in 2008, and managed a workout team of seven. The geographical territory included Tennessee, Kentucky, Georgia, South Carolina specifically Evansville, IN. The portfolio size grew from \$250MM in June to \$600MM by March 2009. The portfolio consisted of OREO, both performing and non-performing commercial loans, including C&I and Commercial Real Estate.

In mid-2008 with the restructuring of the Entire Special Asset team, Daryl managed a Special Asset Portfolio of about \$128MM in size. The portfolio consisted of commercial real estate loans that range in size between \$3MM and \$15MM of both performing and non-performing commercial loans in Kentucky and Tennessee. Daryl was recognized by Regional President, Affiliate Presidents, Sr. Lenders' and Sr. Credit Officers focusing on bottom line results which included, cash collections, reductions in unfunded commitments and restructures of accrual and non-accrual loans.

The result of Daryl's efforts for 2009, included a total of \$15.2 MM in non-accrual loans which were returned to accrual status, cash collections, cash collections for accounts settled exceeded \$32MM, 142% of the collection goals set by senior management. Collections on settled accounts averaged 91.64% of current book balance and 76.34% of the outstanding customer balance.

DARYL MCCUBBIN

Daryl left the corporate banking industry, in 2010, when he Co-Founded and became Senior Partner of ReCap Advisors, a consulting firm that specializes in complicated workouts and exit strategies for both debtors and creditors.

In 2013, Daryl became the managing member of Sumner Investors, LLC, where he assumed full responsibility in acquisition and disposition of note and mortgages related to residential subdivisions.

Daryl has extensive knowledge, which have kept debtors off of the NPA list for creditors and from keeping debtors from filing a personal bankruptcy, avoiding a situation where the lender does not get paid. These creative solutions have been incorporated to work with everyone involved, from creditors, to debtors and partners to find win-win solutions.

Daryl began his career as a licensed contractor specializing in luxury custom home construction and remodeling. He developed and implemented a strategic plan and action in new geographic markets, developed products to meet specific market niches which, catered exclusively to influential and affluent individuals including “C-Level,” executives of Fortune 500 companies.

Daryl and CMI Capital Advisors is committed to solving complex financial problems for creditors and to maximize the loan collections for the banking industry.

Daryl is involved in his community and believes in giving back. He has been involved in several boards and associations and is currently a member of the MidSouth Mutual Insurance Company Board of Directors, as well as the Finance Committee and Audit Committee for MMIC.



STACY LEBAK
Director of Marketing

Stacy Kelly Lebak is our Director of Marketing at Clift Marketing Inc. Stacy has over 30 years as a communication/graphic design director for the largest commercial real estate companies in the nation. Her extensive background in developing strategic corporate marketing campaigns has awarded her, and the companies that she has worked with, tremendous value and success. Clift Marketing Inc., is leveraging this capability to continue to advance our goal in becoming the most progressive and in-demand marketing technology firm in the nation.

Stacy's professional background includes:

- Senior Marketing Associate for Cushman & Wakefield in the Washington, D.C. metropolitan area for seven years.
- Senior Design Manager at Vornado/Charles E. Smith Realty Company in Arlington, VA for over 10 years, where she directed the marketing design of 19.1 million SF portfolios.

Her portfolio includes experience in providing creative design leadership for proposals, presentations, packaging and industry-leading marketing materials —using digital formats and other innovative, non-traditional approaches.

These include:

- Design of deliverables highlighting the firm's strengths and benefits to potential new clients.
- Construction of all visual and written content so that deliverables provided a unified message while maintaining the high standard of design, function and production, while adhering to global design standards & brand initiatives.

Stacy has developed and managed a wide range of media and brand development inclusive of print, presentations, video, web, industry events and social media resulting in high-caliber marketing campaigns and supporting materials.

Stacy provides innovative leadership to our team at Clift Marketing Inc., by leading the technology team with her vast knowledge and excellent management skills. As our top Marketing Consultant, Stacy is constantly analyzing the latest graphic and technology platforms. Stacy Kelly Lebak is a research analyst. By attending informative industry webinars and continuing her broad based education in corporate branding, modern technology, social media and the optimization of all, Clift Marketing Inc. is very well represented.

Stacy's education includes:

- EEI Communication – Adobe Software Certification
- R.I.T. – Color Theory and Prepress Separation Classes
 - NVCC – Associates Degree/Graphic Design





ASHLEY PHILLIPS
Digital Content Manager

Ashley Phillips is CMI's Digital Content Manager and Administrative Assistant, and an important member of our customer service support team. Ashley manages all CMI designed content that is created and published in-house by Clift Marketing Inc, and Clift Commercial LLC.

Ashley is also responsible for editing, and updating our online content, along with researching for new and innovative digital opportunities for CMI to utilize in our mission to stay ahead of the ever changing digital transformation and CRE industry. Ashley's leadership, creativity, and organization skills are essential assets in managing CMI's massive digital data base and marketing support information; Critical data that assist our clients in exposing their real estate assets for the sale of in tertiary and secondary markets.

Ashley has a bachelor's degree in Business from the University of North Carolina, Pembroke.





SCOTT MURPHY
IT and Website Expert

Scott Murphy is the owner and lead designer of WebWahoo Web Design, an innovative website design company in the Sandhills of North Carolina. Scott joined the Clift Marketing Inc. team providing our clients with a unique service including, but not limited to, website design, social media optimization and brand building. For the past 16 years, Scott has utilized his expertise to develop state of the art, industry leading and award winning websites for several local businesses and corporate companies all across the country.

Before starting WebWahoo Web Design Scott honed his marketing skills during a 20-year career in radio broadcasting. He worked closely with small businesses to market their stores, products and services gaining valuable experience in branding, creative copywriting and multi-media concepts. He has transferred those marketing skills into his web designs and continues to come up with unique ways to connect with every client's prospective customers.

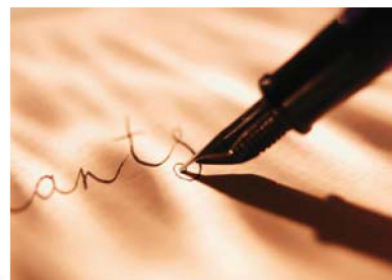
Scott brings an unlimited wealth of knowledge to the Clift Marketing Inc. team. His creative web designs in the real estate industry have been delivering massive results for years and we are prepared to do the same for you!

Vision and Integrity

“Susan Clift Brown and the team at Clift Commercial and CMI have vision and great integrity. As clients of their firm, we have received the benefits of their superior marketing tools, data research and extensive knowledge of the commercial real estate market and corporate branding capability, coupled with their impeccable skills and high level of commitment.” - *Frank Quinn, President Colliers International, Raleigh, NC*

Second to None

“I’ve owned commercial properties from California to Virginia. The expertise and professionalism that Susan Clift Brown and her team at Clift Commercial and CMI have afforded my family have been second to none. Their unique insight and knowledge of the historical and current trends of the local and national commercial markets have provided us with the confidence to entrust them with the management and continued development of an investment property in downtown Southern Pines, NC, which has been in my family for generations. I look forward to a continued relationship with Susan and her team in their commitment to improve the value of my family’s investment property, with the confidence that I’ll be seeking their guidance and partnership on future projects.” - *David Hooks, Real Estate Investor, VA*



Professional Experience

“The team at CMI far exceeded my expectations of marketing and selling of the Towers Gallery Property. Susan Clift along with her very capable writing, design and marketing staff completed a comprehensive package with an international marketing campaign, resulting in a contract to purchase in less than one month and a Closing of Sale with-in 74 days. I highly recommend this exceptionally qualified firm. They were able to accomplish this goal in Southern Pines, North Carolina. 2,900 miles away from the real estate asset. Very impressive!” - *Terrie Spent, Property Owner, Santa Rosa, CA*

Responsive

“Susan has been great to work with. She has assisted me in my niche of commercial property. We have bought several properties thru her organization. Not only have we gotten great deals but she and her team have been very responsive to us and she has excellent marketing materials to boot. We plan to buy and market many more properties with Susan and her team at Clift” - *Glenn Plantone, Real Estate Investor, Las Vegas, NV*

Team Work

“Having Susan and her team as colleagues provided the property with great marketing. Their access to ownership enabled fast responses to pressing questions which resulted in getting the deal closed within the targeted time frame. The teamwork between Clift Commercial, Clift Marketing, Inc and Newmark Associates was effective as evidenced by the result of the sale.” - *Judith Tell Feldman, Newmark Associates, Landing, NJ*

