



INSTRUCTOR

Lawrence E. Helm Cleveland, Ohio

Helm is a financial consultant for several single-family homebuilders. He recently retired from his position as Senior Vice President and Corporate Manager of Construction and Builder/Developer Lending for Charter One/Citizens Bank. In his 30+ years with the bank his responsibilities varied from directing the bank's commercial real estate lending department to creation and management of a direct single-family homebuilder lending operation in multiple U.S. markets. In addition to his lending duties he has worked with creation of a CMBS for Lehman Brothers investments, and served as president of several real estate service corporations, directing development and financing of multiple real estate projects.

Helm has been involved in education for the past 20 years, as an instructor within Charter One Bank, as well as for Americas Community Bankers and several local colleges. Helm is a graduate of Bowling Green State University and the National School of Banking. He is Past President of the Greater Cleveland Mortgage Bankers, and is currently Vice Chairman of the Board of Trustees for the Cleveland Citywide Development Corporation, which is responsible for review of all economic development issues for the City of Cleveland.