

**H. Jack Miller**  
**2755 Philmont Ave, Suite 130**  
**Huntingdon Valley, Pa. 19006**

Professional Experience:

1989 to present: **President and Founder of Gelt Financial Corporation**, a regional mortgage-banking firm. Jack started as a residential mortgage broker eventually becoming a mortgage banker and employing as many as 65 people. Jack handled all operational duties including management, marketing, secondary marketing, underwriting, post-closing, legal, originations, bank and lending negotiations, distressed debt purchases (credit card, consumer discount, retail installment loans, residential first and second mortgages) collections and workouts, In 1998, transformed the organization into a direct portfolio lender specializing in commercial and residential investment mortgages. Jack was directly responsible for marketing, underwriting, processing, closing, servicing, workout, loss mitigation, real estate sales. He's negotiated over 70 Million in financing and has handled all items dealing with Gelt's debt financing and sub debt. Jack has negotiated numerous transactions including the acquisition of a Bank Holding Company.

2006- to 2008: **President and CEO of Public Savings Bank**, an OTS Holding Company, FDIC and Pennsylvania Department of banking regulated Thrift. Developed unique business plan and executed on it. Jack has been involved with all strategic and operational duties of Public.

1998 to 2000: **President and Co-Founder of Sigma Funding, LLC** a portfolio equipment-leasing firm that ceased new originations in 2000.

1998 to 2005: **Partner, M Fabricant Fund Two** which was a private firm that purchased tax liens. Jack handled negotiations and purchases of tax lien portfolios on the secondary market as well as securing bank financing for these transactions.

2006 to present: Chairman of the Board of **Gelt Holdings, Inc** an OTS Bank Holding Company

2006 to present: Chairman of the Board of **Public Savings Bank**, an FDIC Bank

**Real Estate Investor**

Residential Single, Multi -family, Industrial, Retail, Flex and Industrial, Retail Commercial and Office. Rehabbing of property, Warehouse to Office building conversions, Condominium Conversations. Specializes in value added properties and re-positioning properties. Experience in purchasing, financing, partnerships, leasing and managing real estate.

Personal:

Married since 1987 with 3 children

### **Board of Directors**

- Ohev Shalom of Bucks County Board 1998-1999
- Chabad-Lubavitch of Bucks County 1999- to Present
- Pearlman Jewish Day School- Finance Committee 2002-2005
- Pearlman Jewish Day School Board of Directors 2002-2005
- Jewish National Fund Bucks County Board 2000 to 2002
- South Florida Jewish Learning Academy Board of Directors 2007- to present

### **Sampling of Events**

October 27, 2002- Chairman-- Jewish National Fund Bucks County Dinner Honoring the Rabbis of Bucks County with Supreme Court Justice Sandra Schultz Newman

12/2001-10<sup>th</sup> Anniversary Dinner Chairman-- Chabad-Lubavitch of Bucks County with Haddassa Lieberman Keynote Speaker

Passover 5762 and 5763- Food Drive for families

New Torah Campaign- Ohev Shalom of Bucks County 1997, Raised over \$350,000.00 for an endowment fund. Oversaw many programming events around this fundraiser including lectures, lunches, parlor meetings and a parade

Torah Restoration Campaign- Chabad-Lubavitch of Bucks County 1999

2007-Chabad of Coconut Creek- Chairman First Annual Dinner