

WELCOME

We are Investors' Resources Asset Management--InvestRAM, Inc. We are a corporate, asset management and investment banking advisory company. We work with companies and high-networth individuals in managing risks and maximizing income. We cast the widest possible net, always looking for new, unique, and profitable investment opportunities, risk management strategies, and operating programs. The cornerstone for our success is based on the relationships that we cultivate over a vast array of diverse companies and investors.



We are particularly strong in the management of investment portfolios, asset-liability structures, real estate asset management, property management, mortgage origination, servicing, and portfolio management, and asset securitizations. We have provided advisory services to financial institutions, governmental and non-profit entities, institutional investors, real estate developers, mortgage bankers, REITs, investment funds, and securities broker-dealers. We have the knowledge, the skill, the experience, and the relationships that set us apart as a unique advisory company.

InvestRAM's president, Mr. Ronald D. Struck, has a uniquely broad and in-depth background in providing corporate financial services to corporations and institutional investors, both as a senior executive with them and as an advisor to them. Mr. Struck has served as a CEO, COO, CFO, and managing director of Freddie Mac, savings banks, securities broker-dealers, a mortgage insurance company, a real estate developer, and a homebuilding company. Since starting InvestRAM in 1993, he has advised a wide range of companies.

Mr. Struck founded Freddie Mac's capital markets function and served as a key member of its asset-liability management committee during its earliest years. As a senior executive there he was responsible for the corporate finance and investment banking activities for Freddie Mac's first MBS programs. He established and managed the MBS trading, hedging, clearing, institutional sales, and broker-dealer desk placement functions. He personally received recognition from Forbes magazine for having "... opened up the bond market to the conventional mortgage industry."

At California State University, Fullerton, Mr. Struck served as a member of the Advisory Committee - Banking and Finance Department from 2002 through 2007 and the Advisory Committee - Business Planning Department in 2007. He was also a part-time instructor of courses in finance and banking there.

INVESTORS RESOURCES ASSET MANAGEMENT

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OUR SERVICES



Our advisory services include - but are not limited to:



Asset management advisory services to senior executives and boards of directors of financial institutions and corporations for:

Corporate and strategic financial planning

With a specialty in strategies to address difficulties with asset quality, investment risks or returns, and/or liability structures.

Asset-Liability management

Ongoing risk management.

Liquidity management

Ongoing risk management and return optimization.

Investment portfolio management

Credit and interest-rate risk management, with a specialization in asset-backed and derivative securities.

Capital markets utilization

Arranging financing via securitizations, private placements, and direct investments.

Investment banking transactions

M&A and IPO transactions.

Lending operating structure and management

Loan originations, servicing, collections, and default management.

Development of state-of-the-art financing tools

InvestRAM's president has proven success in creating new companies and divisions that became highly profitable industry leaders. He founded one of the first asset-backed securities firms in the U.S. and orchestrated the first publicly registered mortgage conduit transaction recorded in the nation.

Bank and corporate restructurings

InvestRAM's president was among the first to utilize the "good-bank / bad-back" approach to address weak asset problems.

Technology utilization

InvestRAM's president has installed and utilized operating systems for strategic balance sheet management, profitability and performance management, and financial accounting. He was on Ellie Mae's advisory committee for the formation of Encompass, a mortgage lending, pipeline management, secondary marketing, and servicing system.

Investor relations

InvestRAM's president established Freddie Mac's first investors' relations function, which in its first year received an annual award from the Public Relations Society of America for "the most outstanding investor relations program planned and executed."

Commercial banking and mortgage banking advisory services for:

- Credit risk management.
- Asset-liability management.
- Secondary mortgage marketing.
- MBS issuances.
- Pipeline risk management and hedging.
- Loan servicing, collections, evictions, and foreclosures.
- REO management.

Operating management advisory services to government and non-profit entities for:

- Special purpose financing programs.
- Mortgage-revenue bond issuances and administration.
- Low income housing programs.
- Program administration.
- Property management.
- Mortgage and lease servicing.

Operating management advisory services to securities broker-dealer and secondary marketing functions including:

- Institutional marketing.
- Securities trading and market making.
- Whole loan packaging and trading.
- Back-office clearing.
- NASD/SEC compliance.

