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## **Appicelli of Carlton Fields named state-wide president of REFA-CT**

December 21, 2018 - Connecticut

Frank Appicelli

Derek Ezovski

Dan Hartman

Hartford, CT The Real Estate Finance Association of Connecticut (REFA-CT) has elected its state-wide president, Frank Appicelli and chapter presidents Derek Ezovski and Dan Hartman.

Appicelli is an attorney at Carlton Fields, where he practices in the areas of commercial finance and real estate and regularly represents commercial lenders, developers, investors, and owners of real estate. Appicelli advises insurance companies, commercial banks and other debt providers in mortgage loan transactions involving acquisition and permanent financings, construction loans, credit tenant loans, and revolving credit facilities. He also represents developers, investors and owners in real estate acquisitions and dispositions, project development, and commercial leasing matters. Appicelli's transactions involve properties such as shopping centers and other retail facilities, multifamily housing complexes, office buildings, industrial and warehouse facilities, hospitals and medical facilities, assisted living and other senior housing projects, and hotels and lodging properties. Appicelli represents commercial lenders in commercial credit and asset-based loan transactions involving revolving credit and term loan facilities, letter of credit facilities, and liquidity and other credit enhancement facilities. Appicelli also counsels clients in distressed real estate transactions and is actively involved in workouts, restructurings, deeds-in-lieu of foreclosure and discounted payoff arrangements, foreclosures, and bankruptcies. He is involved with properties throughout the United States in single-asset real property and multi-asset portfolios.

Ezovski, the newly installed president of the Hartford chapter of REFA is the president of Outsourced Risk Management Solutions, LLC (ORMS). Ezovski has spent his professional career helping companies manage their risks, with a focus on environmental risk management and real estate remediation. Before founding ORMS, Ezovski, a civil/environmental engineer with an MBA from the University of Connecticut, served as managing director at Environmental Data Resources (EDR), a national environmental information company. His previous experience includes management positions with Marsh USA, where he was an insurance risk management professional; FleetBoston, where he served as the environmental risk manager for the bank's small business services division; and Travelers, where, as an engineering manager, he helped resolve complex environmental cases. Ezovski has published numerous articles on environmental due diligence and other property risk management topics. He has also presented to many leading industry organizations, including the Risk Management Association (RMA); Independent Community Bankers of America (ICBA); Federal Financial Institutional Examination Council (FFIEC); State of Connecticut, Department of Banking; National Association of Government Guaranteed Lenders (NAGGL); and the Environmental Bankers Association (EBA).

Hartman, currently serving as the president of the Fairfield/Westchester chapter of REFA, is a managing director of Terra Capital Partners, where he is responsible for transaction origination. Hartman has over 25 years of commercial real estate experience investing throughout the capital

stack. He most recently served as a principal of Ares Management, a successor to Wrightwood Capital, a position he held for nine years. He has also held positions at GE Capital Corp, Daimler Chrysler Capital Services, ORIX USA, and Chase Manhattan Bank. In addition to serving as president of the Fairfield/Westchester chapter of REFA, Hartman also serves on the REFA, CT board of directors, and has presented on topics related to CRE multiple times. Hartman is a graduate of Cornell University, Fordham Graduate School of Business, and New York University Real Estate Institute.

Mark Schuman, REFA Executive Director, in commenting about the new presidents said that both Derek and Dan provide a vast array of leadership qualities that will allow the Real Estate Finance Association to continue to serve as the premier association for real estate professionals.

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