



Tennessee's Community Assistance Corporation
"Building Stronger Communities By Working Together"

STATEMENT OF QUALIFICATIONS

**2024 HOME GRANT
PROGRAM ADMINISTRATION AND
CONSTRUCTION MANGEMENT SERVICES**

**Prepared for: Morristown
City Government**

**Submitted By:
Retha Patton, Housing Director
Tennessee's Community Assistance Corporation**

INTRODUCTION

Tennessee's Community Assistance Corporation (TCAC) was formed in 1999 as a 501(c)3 nonprofit organization to provide resources and assistance to communities across Tennessee, with an initial emphasis on residential services within public housing authorities' communities, especially elder care. TCAC developed two AmeriCorps national service programs which they administer and place over 100 AmeriCorps members annually at over 25 host sites throughout the state. In 2017, with the retirement of the founding executive director, the board of directors selected to add expertise to the organization to respond to a growing need for development of housing resources and programs. That was achieved with the addition of Retha Patton as Executive Director for TCAC. Retha brought over 25 years of grant-related professional work experience in areas of project development, financial management, project coordination, program administration, construction project management, monitoring, and program compliance. Today, Retha's focus is on the growth and expansion of the housing department, she has transitioned into the role of Housing Programs Director. In 2023, TCAC hired Krystal Gibbons, who was the Executive Director for Jefferson County Habitat for Humanity for 6 years. She also has 15 years of experience in rental housing management, including property maintenance and management.





HOME GRANT AND OTHER GRANT ADMINISTRATION EXPERIENCE

Retha Patton will serve as the lead program administrator during this program. Retha possesses over 20 years of experience with HOME program grant administration, specifically with HOME funding awarded through Tennessee Housing Development Agency (THDA) including extensive homeowner rehabilitation program experience. In addition to HOME funding during the past 20 years, Retha has also acquired considerable expertise and experience in other state and federal funding programs such as CDBG, ARC, ECD, TDEC, and Federal Home Loan Bank grant programs.

Aletha Purkey and other key housing staff will serve as grant administrator during this program. Aletha possesses 12 years of experience with non-profit programs, banking, and office administration. Aletha has acquired 5 years of experience with HOME and other THDA programs.

The following services will be included for your program administration:

- Grant application development and preparation
- Program file maintenance and management
- Preparation of Environmental Review Report
- Marketing and public meeting facilitation
- Screening applicants and determination of eligibility
- Preparation of priority ranking list
- Provide coordination assistance to housing rehabilitation specialist and applicants with home visits, bid documents, pre-bid meetings, bid openings, construction contract documents
- Recordation of grant notes, deeds of trust
- State monitoring visits
- Program close-out reports

See attached listings that detail the history of previous and current grants administered.

QUALIFICATIONS AND AVAILABILITY OF KEY PERSONNEL

Section 2

Retha Patton – Full time; Grant Program Director will serve by supervising all projects and program compliance. Retha has 26 years of experience in community development including 22 years’ experience in affordable housing development programs; served four years as Executive Director and now as Housing Director of TCAC. Retha supervises all housing development staff and oversees all program compliance. Prior experience includes certified trainer for Homebuyer Education, Tennessee licensed Mortgage Originator and Broker and Manufactured Housing Installer and Retailer. Have administered over 50 HOME programs to date and managed development/construction/sale of over 300 single-family new construction affordable homes and coordinated 400+ homes rehabilitated.
(See attached resume)

Aletha Purkey– Full time; Grant Administrator- will oversee applicate qualification, project management and the construction process; Aletha began with agency in 2018 and has acquired 5 years of experience with HOME program management assisting with the development of TCAC’s housing program. Experienced with THDA’s Grant Management System (GMS) used to upload project documentation. She possesses 12 years’ experience with non-profit organizations in peer advocacy, youth education/coaching, and customer/client service responsibilities.
(See attached resume)

Steve Ensminger – Full time; will oversee construction management of the project. Steve began with agency in June 2023 as the construction project manager and oversees the new home construction projects, as well as rehabilitation work. Steve possesses 15 years of construction management experiences and 15 years in rental management. mortgage underwriting and housing counseling experience with various organizations. (See attached resume)

Sandra Toliver - Full time; Finance Director - will prepare reports, budgets, and draws; - began with agency in June 2023 and possesses 24 years of accounting experience with financial reports, board reports, payroll, processes invoices and expenses, worksheets, annual audit, and compliance reporting; she had 9 years of experience in rental development and rental accounting practices.(See attached resume)

Krystal Gibbons - Full time; Executive Director of TCAC. Krystal began in February 2023 and has 7 years of experience in affordable housing development. She has 15 years of experience in rental housing management, including property maintenance and management, rent collection, marketing, and unit turnover processing.

CAPACITY OF FIRM

Section

3

Tennessee's Community Assistance Corporation (TCAC) has the capacity and time available to allocate sufficient resources to the administration of this grant program. TCAC is currently administering seven HOME grants with three housing program staff members; normal expected capacity of an administrator is a workload of 7-10 grant programs. Therefore, TCAC has sufficient staff capacity to undertake this program at this time. TCAC has a total staff of 14, with other staff members responsible for other general duties such as accounting, marketing, social media/website, and other program management such as AmeriCorps national service members and the *Depot*, an in-house retail liquidation/donations store. TCAC is governed by a 10-member Board of Directors. There are no time constraints identified at this time within our current and planned workload that would impede the delivery of these professional services described.



Before



After

FAMILIARITY OF FIRM WITH HOMEOWNER REHABILITATION PROJECTS

TCAC staff possesses an extremely strong familiarity with homeowner rehabilitation projects, obtained by hands-on experience in completing over 30 past projects (200 homes) during the past 20 years.

Approximately 80% of the completed homeowner rehabilitation projects were identical to this proposed project, in scope and funding agency, with funding received through THDA and working closely with them in project development, oversight, and monitoring. Additionally, some of the rehabilitation projects were completed with funding from other sources such as USDA-Rural Development rehabilitation programs, Community Development Block Grant funds (CDBG) awarded through the State of Tennessee, and Federal Home Loan Bank programs. Some projects were completed with blending funding sources such as HOME and FHLB together, or HOME and USDA-RD together.

Current/Past clients include:

Union County	Jefferson County
Claiborne County	Hamblen County
Cocke County	Appalachian Service Project
Town of Bulls Gap	East Tennessee Housing Development
Carter County	Hancock County
City of Elizabethton	Town of Sneedville
City of Watauga	Greene County
Johnson County	City of Greeneville
Town of Mountain City	Town of Mosheim
Unicoi County	Northeast TN HOME Consortium
City of Erwin	Appalachian Reg. Coalition of Homeless
City of Unicoi	Jubilee Project
Washington County	Cleveland Bradley Housing Corporation
Town of Jonesborough	Appalachian Opportunity Fund
City of Johnson City	Foothills CDC
Sullivan County	Hawkins County
City of Bristol	Town of Mount Carmel
City of Kingsport	Town of Surgoinsville
Morgan County	Scott County
City of Rogersville	Campbell

Tennessee's Community Assistance Corporation
THDA HOME Grant Administration History

Grant Year	Funding Source	Grantee	Project Type	Amount of Grant	# of Homes Completed	Projects Underway
2018	THDA	TCAC - Cocke Co	homeowner rehab	\$ 500,000	7	
2019	THDA	Union County	homeowner rehab	\$ 500,000	6	
	THDA	Claiborne County	homeowner rehab	\$ 500,000	5	
	THDA	Hamblen County	homeowner rehab	\$ 500,000	6	
2020	THDA	Cocke County	homeowner rehab	\$ 500,000	8	
	THDA	Jefferson County	homeowner rehab	\$ 500,000	6	
	THDA	TCAC	down payment assistance	\$ 500,000	10	
2021	THDA	Union County	homeowner rehab	\$ 500,000	8	
	THDA	TCAC - CHDO	new home construction	\$ 1,000,000	12	
2022	THDA	Scott County	homeowner rehab	\$ 750,000		5
	THDA	Morgan County	homeowner rehab	\$ 750,000	2	3
	THDA	Claiborne County	homeowner rehab	\$ 750,000		5
	THDA	Hamblen County	homeowner rehab	\$ 750,000	3	2
	THDA	Campbell County	homeowner rehab	\$ 750,000		5
2023	THDA	TCAC	new home construction	\$ 1,070,000		
Totals		15		\$ 9,820,000	73	20

Tennessee's Community Assistance Corporation
OTHER Grant Administration History

Grant Year	Funding Source	Grantee	Project Type	Amount of Grant	# of Homes Completed	Projects Underway
2017	AmCorp	Appalachian Outreach	homeowner rehab	\$ 382,000	11	
2019	THDA	Jefferson County	rebuild & recovery	\$ 300,000	4	
2021	SHOP	TCAC	new home construction	\$ 45,000	3	
2023	SHOP	TCAC	new home construction	\$ 45,000		3
2023	FHLB	TCAC	homeowner rehab	\$ 7,500	1	
Totals		5		\$ 779,500	19	3

Retha C. Patton
413 Highridge Road
Johnson City, TN 37604

WORK EXPERIENCE

- 11/17 – present **TENNESSEE'S COMMUNITY ASSISTANCE CORPORATION, Morristown, TN. Executive Director from 11/17 – 12/21; Housing Programs Director 1/22 – present.** Serve board of directors of non-profit organization with strategic planning, administration, and financial management of three programs and 18 employees: 1) two state-wide AmeriCorps national service programs serving veteran and senior populations, during 2018 placed 100+ members at 25+ host sites; 2) the *Depot*, a retail store selling donated and liquidated goods to financially support the mission of the organization; and 3) development and implementation of a new housing program, including grant administration services for various grants offering homeowner rehabilitation and new single-family home construction as a CHDO; since 2018 procured over \$9.5 million in housing grant funds for 6 regional counties.
- 1/05 – 8/17 **EASTERN EIGHT COMMUNITY DEVELOPMENT CORPORATION, Johnson City, TN. - Executive Director.** Served board of directors of a regional affordable housing development non-profit organization serving an 8-county area, with responsibility for planning, organizing, and directing all operations and activities; supervising a full-time staff of 17 with assets of multifamily rental housing exceeding \$11 million; facilitated growth of organization from constructing 10 homes/year to 52 homes/year and 12 rental units to 200 units; also diversified programs/services to include pre- and post-homebuyer education courses, manufactured housing, and acquisition/rehabilitation/resale of existing units. Researched and developed new funding sources that resulted in grant awards exceeding \$21 million. Developed numerous partnerships with regional programs and organizations as well as maintaining relationship with elected officials and staff with local/state/federal governments. Led organization to become a NeighborWorks America chartered member in 2014. Implemented VISTA and AmeriCorps programs at organization; also developed innovative veterans and senior housing programs. To achieve goal to becoming a self-sustaining organization, implemented complimentary lines of business such as lending and realty.
- 5/99 – 4/07 **FIRST TENNESSEE DEVELOPMENT DISTRICT, Johnson City, TN. - Director of Housing Programs.** Researched and developed new housing funding sources. Prepared grant applications to assist regional county/city governments and non-profits with various infrastructure and housing needs; developed grant program guidelines and administer grant funding requirements; track grant costs; facilitate project progress meetings with contractors, homeowners, engineers, inspectors, and government representatives; interview and screen housing program applicants; recruit and qualify contractors prior to bid process; responsible for overall management of grant projects, including: acquisition, environmental review, financial management, EEO requirements, labor standards, construction management, and bid procurement/award. Proficient working knowledge of CBDG, HOME, Rural Development, TEA-21, and LPRF grant programs.
- 1994 - 1999 **EAST TENNESSEE STATE UNIVERSITY, Johnson City, TN. - Volunteer ETSU Center Director /Community Service Programs Coordinator.** Strategic planning and coordination of campus and community-wide service activities; established 23 on-going programs; recruited, trained, and supervised student leaders to perform duties and responsibilities inherent with projects; developed cutting-edge service-learning programs through grant funding efforts and collaborations with community partner relationships. Also established grant funding to provide national VISTA and AmeriCorps volunteer opportunities; recruited, trained and supervised participants.
- 1990 - 1995 **JEDCO CONSTRUCTION, Raleigh, NC. - Project Manager.** Responsible for field management and coordination of projects; prepared bid proposals; selection of subcontractors and preparation of contract documents; critical path schedule management of 23 subcontractors; job cost estimates; permits, local government approvals; project liaison with owners through all stages of construction, changes, and problems. Project size varied from \$25,000 to \$6.5 million.

EDUCATION

B.S. Degree, 1977, Applied Human Sciences; East Tennessee State University, Johnson City, TN

Tennessee Teaching Certification with Vocational Endorsement, received May, 1978,
East Tennessee State University, Johnson City, TN.

Achieving Excellence – NeighborWorks America executive leadership program, Harvard
University - Kennedy School of Executive Education, Cambridge, MA, 2014-2016.

RELATED TRAINING

Completed 750+ hours of training courses in subject matter including social media, marketing,
leadership and management, housing development, rental housing, counseling, and community
development at NeighborWorks Training Institutes at various locations, 2007-present.

NeighborWorks America Executive Director Leadership Symposiums, 2013-2016.

Homebuyer Education Initiative Peer Exchanges, 2007-2017.

USDA Mutual Self-Help Housing Program (523 Program) Training, San Antonio TX, 2016.

USDA 502 Direct loan program packaging training, Washington DC, 2014.

Completed HUD 30-hr training course, Basic HOME, September, 2003, Cleveland, OH.

Completed HUD 30-hr training course, Advanced HOME, August, 2004, Atlanta, GA.

Completed HUD 30-hr training course, Developing CHDOs with HOME, June, 2006, Atlanta.

Completed HUD 30-hr training course, Monitoring HOME, August, 2005, Atlanta, GA.

Completed HUD 30-hr training course, Underwriting for HOME PJs, August, 2006, Knoxville

Completion of Tennessee Housing Development Agency (THDA) Foreclosure Intervention
Initiative training, March, 2008, Nashville, TN

Completed HUD training course, Housing Choice Voucher Homeownership Program,
September, 2007, Kingsport, TN

Tennessee Certified Risk Assessor, Tennessee Certified Lead-Based Paint Inspector.

License awarded November, 2000, renewal November, 2003, by Tennessee Department of
Environment and Conservation, Nashville, TN. Completed Risk Assessment course and Lead-
Based Paint Inspector course (total 5 days) of required instruction by Georgia Institute of
Technology, Atlanta, GA; November, 2000

Completed 40-hour course, Building Rural Communities through CHDOs, US Dept. of Housing
& Urban Development, 3/2008, Jacksonville, FL

Completed 40-hour course, Making Partnerships Work, US Dept. of Housing & Urban
Development, YouthBuild Program; San Antonio, TX, October, 2007

Completed Section 106 Environmental Review training (16 hours), Tennessee Historic
Commission, Nashville, TN, April, 2004

Completed 15 credit hours in Banking, Installment Credit, Financial Statement Analysis,
Accounting, 1981-1983; American Institute of Banking at ETSU, Johnson City, TN.

Completed "Women in Management" Series offered through ETSU Cooperative Education
System, 1985-1986.

PROFESSIONAL CERTIFICATIONS

Hold Tennessee License for Manufactured Housing Retailer/Installer [00001767] currently valid through 10/28/2017

Hold Tennessee License for Mortgage Loan Originator [114730] valid through 12/31/2017

Certified CHDO Management, US Dept. of Housing & Urban Development, 2013

Certified HOME Program Specialist - Regulations, US Dept. of Housing & Urban Development, 8/2006, Boston, MA.

Certified HOME Program Specialist - Administration, US Dept. of Housing & Urban Development, 2/2011, Greensboro, NC.

Certified HOME Program Specialist – Rental Compliance, US Dept. of Housing & Urban Development, 2/2011, Columbus, OH.

Certification in Pre-Purchase Homeownership Education, NeighborWorks Center for Homeownership Education and Counseling, 2/2008-present; satisfactory completion of Homebuyer Education Methods: Training the Trainer, Nashville, TN

Certification in Post-Purchase Homeownership Education, NeighborWorks Center for Homeownership Education and Counseling, 8/2009-present; Training the Trainer, Nashville, TN

Certification as Trainer, FDIC Money Smart (financial education course); satisfactory completion of Train-the-Trainer course, 06/2005, Kingsport, TN

HONORS & RECOGNITION

- Skip Jason national community service award – 2014, Housing Assistance Council.
- Exceptional Service, Support, & Leadership Award – 2011, Northeast Tennessee Workforce Investment Board
- Outstanding Greek Student Organization Advisor, East Tennessee State University, 2015

PROFESSIONAL AFFILIATIONS

Tennessee Statewide Affordable Housing Coalition, Charter Board Member since 10/05; served as State Chair (2010-13).

Federation of Appalachian Housing Enterprises, Chair - Tennessee Caucus Membership (2006-2017)

National Rural Housing Coalition, Board Member (2010 – 2018)

East Tennessee Housing Development Corporation, Board Member (2003-2008 term)

ARCH (Appalachian Regional Coalition for Homelessness), Board Member (2003-2008 term)

Lakeway Area Habitat for Humanity, Board Member (2018-2022; Treasurer 2020-2022)

Hancock County Housing Coalition, Member (2003 – 2008)

Alpha Xi Delta, Regional Director [appointed volunteer leadership position], Chapter Advisory Board (1990 – present)

Leadership Kingsport/Sullivan County Chamber of Commerce, Class of 2012 (Chamber of Commerce Leadership Program)

DOVIA (Directors of Volunteers in Agencies), President (1997-99); Member (1995-2000)

Washington County/Johnson City Leadership 2015, Class of 2002-03 (Chamber of Commerce Leadership Program)

Johnson City Boys & Girls Club, Board Member (2011-2016); 1st Vice President (2013)

KRYSTAL GIBBONS ·

314-856-8020

2347 Courtney Road
Whitesburg, TN 37891
krystalkeller@msn.com

EXPERIENCE

JANUARY 24, 2023 – PRESENT

EXECUTIVE DIRECTOR, TENNESSEE'S COMMUNITY ASSISTANCE CORPORATION

Leadership & Management: Work with board, clients, and staff to define and achieve TCAC's mission. Ensure that staff are properly selected, supported, and guided.

Financial: Prepare budget for Board approval and monitor activities to meet the budget. Prepare applications for local, state and federal funding sources, as well as to private funding sources. Ensure funds are available to carry out operations.

Compliance: oversee and ensure compliance with state and federal non- profit corporation and accreditation requirements, as well as all grant funding requirements.

Community Relations: Serve as the primary spokesperson to deliver a positive message regarding the mission and services of TCAC.

Fundraising: In collaboration with the Board, work to optimize fundraising efforts. Identify new revenue sources and lead TCAC's grant-writing efforts.

Governance: Report to Board of Directors on progress of programs and financial status. Work with board members on strategic planning and projects.

Risk Management: Identifies and evaluates the risks to the organization and implements measures to control risks.

MAY 2016 – DECEMBER 2022

EXECUTIVE DIRECTOR, JEFFERSON COUNTY HABITAT FOR HUMANITY

Leadership & Management of the entire entity. Prepare financial budgets and ensure the budgets were met.

Compliance: Monitor reports, budgets, and grants to remain in good standing with Habitat International.

Fundraising: Main representative for JCHF. Attend public events and promote the mission at every opportunity presented. Create new avenues for fundraising. Execute fundraising campaigns.

EDUCATION

DECEMBER 2020

BACHLORS OF SCIENCE, ORGANIZATIONAL MANAGEMENT,

TUSCULUM COLLEGE

I received my degree while working full time. I was awarded the "Berklene Employees Excel" Scholarship. I received tuition reimbursement by maintaining a 3.0 GPA or higher and meeting goals throughout the program.

2021 – 2022

JEFFERSON COUNTY LEADERSHIP CLASS, JC TN

PROFESSIONAL LICENSES

JANUARY 2018

TN MORTGAGE LOAN ORIGINATOR LICENSE

LICENSE # 146062

NMLS # 1645081

Melissa Wilson

Highly Skilled

Russellville, TN 37860

melissawilson6856_y4c@indeedemail.com

+1 423 200 6816

I always strive to work hard and treat people like I would want to be treated. You never know when your going to be on the other side of the desk.

Authorized to work in the US for any employer

Work Experience

Housing Program Assistant

Tennessee's Community Assistance Corporation - Morristown, TN

January 2024 to Present

Homeowner Rehab

Coordinate and facilitate support activities and programs for homeowners.

Maintain regular communication with homeowners

Collect appropriate documentation for the REHAB program

Coordinate with contractors

Recruit contractors

Oversee Home rehab from beginning to end.

Eligibility Specialist

DHS - Morristown, TN

October 2022 to January 2024

Customer service

MSR/Teller

USAA Bank

October 2021 to October 2022

Credit card services

Customer Service

collecting payments

update account information and verification of accounts

Military based bank.

Pre school

Douglas-Cherokee Economic Authority, Inc. - Morristown, TN October 2017 to March 2022

Classroom teacher, assistant teacher where needed. PBSA specialist.

Secretary

Lee Manufacturing - Hartwell, GA

March 2020 to September 2021

Payroll

Shipping

Bill Pay

Ordering supplies

Education

Associate's degree in Business Systems Technology

Tennessee Tech - Morristown, TN

August 2013 to June 2014

Early childhood Education in Elementary Education

ETSU - Kingsport, TN

Skills

- Care Giver
- Excel (10+ years)
- Microsoft Office (10+ years)
- Purchasing
- Microsoft Office (8 years)
- QuickBooks (8 years)
- Shipping & Receiving (8 years)
- Microsoft Excel
- Supervising Experience
- Microsoft Word
- Customer Service
- Microsoft Outlook
- Bookkeeping (10+ years)
- Office Management
- Accounts Receivable
- Accounts Payable
- Payroll
- Classroom Management (10+ years)
- Teaching
- Human Resources
- Data Entry
- Tax Experience
- Bank Reconciliation
- Balance Sheet Reconciliation
- Financial Statement Preparation
- Account Reconciliation
- Journal Entries
- Financial Report Writing
- Computer literacy
- Administrative experience
- Office manager experience
- Time management
- English
- Clerical experience
- Windows
- Typing
- FMLA
- Filing
- OSHA
- Documentation review

Awards

Directors All Star Award

July 2022

Leader in customer service for two months in a row

Certifications and Licenses

CPR/First Aid

Present

driver's license

Present

Educator License with Stipulations

Professional Educator License

Assessments

Elementary school classroom management — Proficient

August 2020

Managing behavior in elementary school classrooms

Full results: [Proficient](#)

Indeed Assessments provides skills tests that are not indicative of a license or certification, or continued development in any professional field.

SANDRA K. TOLLIVER

1963 Shinbone Road
Russellville, TN 37860
423.312.4681
sandra.tolliver@comcast.net

QUALIFICATIONS SUMMARY

Experience with the operations of residential and commercial rental properties, both personally and professionally; Highly professional and dependable individual with outstanding communication, organizational and interpersonal skills; Extensive knowledge in accounts receivables/payables, bank reconciliation/deposits, credit card reconciliation, billing, and computer literacy including Microsoft Office, QuickBooks Online and Desktop; Strong attention to detail, a team player, able to prioritize and maintain confidentiality.

EDUCATION

Tusculum College

Bachelor of Science Organizational Management Magna Cum Laude

Greeneville, TN

WORK EXPERIENCE

Tennessee's Community Assistance Corp. (TCAC)

Office Manager and Accounting

Morristown, TN

July 2023 to current

Oversee, prepare, process and maintain accounts payable/receivables in QuickBooks; process payments to vendors, maintain check registers and prepare monthly payable reports; Maintain payroll and personnel files, input new employee information and prepare bi-weekly payrolls; Prepare billing/invoices; Make General Journal entries; Make bank deposits and reconcile multiple bank statements, credit card & investment statements; Prepare monthly/quarterly/yearly Payroll tax reports/returns and make necessary payments; prepare W2s and 1099s. Secure W9's from Contractors & Vendors; Prepare Profit & Loss reports; Obtain Certificates of Insurance for Contractors; Prepare and compile information for annual General Liability Insurance Audits; Record daily sales for Depot into QuickBooks; Complete monthly TN Sales Tax Reports & issue payment.

J. A. WILDER BUILDERS, LLC

Office Administrator and Bookkeeper

Morristown, TN

May 2014 to July 2023

Maintained rental property records for payments/non-payment and leases to follow-up as appropriate; Promoted available rental properties and reviewed/verified potential renter applications; Maintained income/expenses in QuickBooks for rental properties; Made bank deposits and reconciled multiple bank statements & credit card statements; Prepared billing/invoices and various correspondence/emails; Reviewed invoices/accounts payable for accuracy and wrote checks; Completed employee new hire paperwork, payroll and wrote checks; Prepared monthly/quarterly/yearly tax reports and returns, W2s and 1099s; Posted checks to appropriate General Ledger account; Completed Journal Entries as necessary; Entered job costs in QuickBooks and prepared job cost reports; Prepared Profit & Loss reports; Prepared and compiled information for annual workers comp audit; Verified Subcontractors licenses; Secured W9s from Subcontractors; Verified insurance and obtained Certificates of Insurance from insurance carriers.

Patriot Center for Hearing Loss

Office Assistant

Jefferson City, TN

March 2013– May 2014

Set-up new patient files; Performed scheduling or rescheduling of appointments; Conducted reminder calls to patients; Completed check-in/checkout of patients; Collected co-pays and other payments, issued receipts and prepared bank deposits; Posted charges and payments in QuickBooks; Verified insurance; Reviewed Explanation of Benefits for insurance payments and contacted insurance carriers regarding billing and denials; Requested Physicians Orders for Medicare patients from Primary Care Physicians; Coordinated referrals for patients to Ear, Nose & Throat Physicians; Reviewed patient files for completeness and appropriate order; Scanned patient file info into computer; Checked-in and processed paperwork for new and repaired hearing aid orders.

Hamblen County Board of Education

Substitute Teacher

Morristown, TN

August 2011 – March 2013

Filled in for teachers for sickness, vacation and personal time as needed.

SANDRA K. TOLLIVER

1963 Shinbone Road
Russellville, TN 37860
423.312.4681
sandra.tolliver@comcast.net

ALPS Adult Day Services *Administrative Assistant*

Morristown, TN
September 2008 – February 2010

Assisted clients with ambulatory difficulties, or other needs, as appropriate; Received and recorded monetary/non-monetary donations; acknowledged donor gifts through written correspondence; Received payments on accounts and issued receipts; Completed new participant info sheets for potential new clients; Answered/screened telephone calls, took messages, and provided appropriate info; Prepared and answered emails as needed; scheduled appointments; Sorted and delivered mail, medical records, faxes and other correspondence; Maintained databases for staff, board members, donors and newsletter; Prepared materials for monthly meetings, committee meetings and annual board meeting; Completed background screening and new hire paperwork for new employees.

Hamblen County Board of Education *Substitute Teacher*

Morristown, TN
March 2007 – September 2008

Filled in for teachers for sickness, vacation and personal time as needed.

Lynn Tolliver Building *Bookkeeper*

Russellville, TN
February 1992 – June 2006

Processed accounts payables/receivables, payroll and billing; Made deposits and reconciled bank statements; Prepared monthly/quarterly/yearly tax reports and returns, W2s and 1099s; Prepared Profit & Loss Reports and Job Cost Reports.

P. Richard Talley & Associates, Attorneys at Law *Legal Assistant*

Dandridge, TN
March 2006 – May 2006

Researched/investigated medical conditions, injuries and prescriptions for cases; Prepared mediations, demand letters and various correspondence; gathered/reviewed medical bills/records to include medical terminology, ICD 9, CPT, CDT, and HCPCS Codes, police reports and other case documents; Analyzed files to determine what documents/action was needed; Interviewed clients about injuries, medical treatment and facts of case; Communicated with insurance carriers regarding injuries, benefits, subrogation and case follow-up; Scheduled appointments; Received payments on accounts.

Terry, Terry and Stapleton, Attorneys at Law *Legal Assistant*

Morristown, TN
August 2004 – December 2005

Researched/investigated medical conditions, injuries and prescriptions for cases; Gathered and reviewed medical bills and records to include medical terminology, ICD 9, CPT, CDT, and HCPCS Codes, police reports and other case documents; Scheduled appointments, depositions, mediation, court dates, Benefit Review Conferences and court reporters; Communicated with insurance carriers regarding injuries, benefits, subrogation and case follow-up; Wrote demand letters and prepared various letters, demand packages, mediation notebooks and settlement brochures.

State Farm Insurance Company Claims Office *Claim Processor*

Morristown, TN and Knoxville, TN
March 1990 – March 2004

Verified coverage in force on claims; Gathered/reviewed medical bills/records to include ICD 9, CPT, CDT & HCPCS Codes, estimates, rental bills and issued proper payment or reimbursement for non-complex claims; Investigated/researched medical conditions, injuries and prescriptions for claims; Processed files for subrogation and salvage interests per Tennessee state guidelines and deposited proceeds; Collected/reviewed scene photos, police reports and other items needed on claims.

REFERENCES

Available upon request.

Steven D. Ensminger

391 Lochmere Drive • Morristown, TN 37814 • (423) 736-0803 steve@tcac1.org

Summary

Energetic, positive, change-oriented leader within Retail, Travel Center, **Commercial and Private Leasing** in both Fortune 500 and private business. Recognized as an accomplished leader, negotiator, positive motivator, and problem solver who works effectively with individuals at all levels within the organization. Experience in personal **rental** property and licensed TN Real Estate Agent. Key success factors include: excellent customer satisfaction, employee engagement and motivation, effective communication and positive leadership skills.

Experience

Tennessee's Community Assistance Corporation, Morristown, TN *Construction Manager*

- Periodic, frequent scheduled and unscheduled visits to site to track progress
- Schedule milestone inspections (footing, rough-ins, final, etc)
- Coordinate schedule of codes inspections
- Approval of interim construction draws
- Obtain approval of potential change orders
- Coordination of homebuyers sweat equity contributions
- Adhere to timeline/project completion schedule
- Assist Rehab with inspections

Lowe's Home Improvement, Sevierville, TN

Assistant Store Manager

- Achieved sales budget by 102% and Net Profit by 105%
- Achieved SSEI Award - Eight quarters in a row - #1 in District, #2 in Region, and #8 in total Lowe's company for second quarter 2015
- Engaged and inspired team by creating a positive, energetic, and productive work environment
- Coached and held employees accountable to meet individual, team, and organizational goals
- Developed a selling culture within our store - coached employees on the IMPACT selling model, how to determine what type of customer you are dealing with, asking for the sell, overcoming objections, close and cross sell

Office Depot, Asheville, NC

Store Manager

- Achieved sales and profitability goals through excellent customer service and satisfaction, merchandising, marketing, and employee recruitment and training
- Developed, implemented, and executed SMART goals and a store vision that supports the achievement of these SMART goals to meet company objectives by delegating to and holding my management team accountable
- Developed payroll plans and monitored daily to meet payroll budget
- Achieved shrink results through compliance to all safety, cash handling, and loss prevention procedures
- Created and fostered effective team culture through staffing, conflict resolution management, and accountability
- Promoted organization within community including schools, local business, and churches

Petro Travel Center, Morton's Gap, KY

Operating Partner and General Manager

- Supervised Petro franchise remodel and met 18 month project deadline
- Directed daily operations of travel center with HR, P&L, and Marketing responsibilities
- **Leased** out KY Tire Center and KY Truck Wash
- Developed marketing plan for selling facility and sold facility in 2004 to a Fortune 500 privately held company

417 Travel Center, Dandridge, TN

General Manager

- Increased annual service center revenue from 1.2 MIL to 1.7 MIL
- Increased annual service center net profit from \$160,000 to \$267,000
- Directed daily retail and food service operations including Subway, Taco Bell, and Baskin-Robbins
- Developed marketing plan for selling facility and sold facility in 2002 to a Fortune 500 privately held company

Oakwood Homes, Talbott, TN

General Manager

- Directed daily sales center operation including sales, finance, and setup
- Implemented sales marketing plan for Land Home packages
- Operated repo operation including remodeling, sales, and setup

Pilot Flying J Travel Center, Birmingham, AL

General Manager

- Directed the startup and daily operation including final phase of construction
- Hired and trained 120 employees, vendor selection, and merchandising
- Operated the #2 Wendy's in the Southeast averaging \$155,000 monthly sales

Midway Travel Center, Waynesville, NC

President and CEO

- Purchased in November 1985 and became Owner Operator
- Operated full serve restaurant, C-store, fuel center, truck service center, and motel totaling sales of four million and 60 employees
- Remodeled entire facility and installed CAT truck scales
- Purchased Pioneer Travel Center in White Pine, TN 1996
- **Leased** Midway Travel Center in 1996
- Sold Pioneer Travel Center in 1997

Education

West Liberty University, West Liberty, WV

Bachelor of Science, Business Administration -Accounting & Management Concentration

State of TN: Tennessee Real Estate License

Skills

Microsoft Office Suite, Windows Operating Systems, ARC 3 Selling Model, Workforce Labor Management Software, and Peoplesoft HR Management Software License

References

Available upon request