

Robert D. Gall

"This is my calling; I am devoted to my work in the senior living industry because I enjoy supporting organizations that help seniors live their best life."

Robert "Rob" Gall graduated from the Wallace E. Carroll School of Management at Boston College with a Bachelor of Science degree in finance, and operations and technology management. While in college, Rob was offered a summer internship with HJ Sims and worked closely with Bill Sims at the corporate offices in Westport, Connecticut. Rob was extended an opportunity to join the firm full-time as a Senior Associate.

After living with his grandfather, Rob became passionate about helping senior citizens and welcomed the chance to concentrate on senior living financing with HJ Sims. Over the course of his career, Rob has helped facilitate financings for a multitude of senior living communities. A native Floridian, Rob made the decision to return home and relocated to the HJ Sims office in Orlando where he remains committed to the business of helping clients in Florida, where senior living is prevalent.

Rob became part of the HJ Sims "southern team", focused on supporting the financing needs for not-for-profit senior living organizations throughout the mid-Atlantic, southeast and Midwest regions. More recently, Rob transitioned to serve as lead banker of the southeast region, covering Florida, Georgia, North Carolina, South Carolina and occasionally Alabama and Tennessee. It was at this time that Rob accomplished his first solo financing, The Osprey Lodge, winning the Deal of the Year award in the small community category by the Florida Economic Development Council.

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Rob has completed more than 60 senior living and long-term care financings, totalling more than \$2 billion. Rob works with a spectrum of clients, including mostly start-up communities that face complex financing challenges. Rob specializes in the development, acquisition, refinancing, restructuring, disposition and repositioning of continuing care retirement communities, independent living, assisted living, memory care, and skilled nursing facilities for both not-for-profit and for-profit organizations. His experience includes structures such as investment grade rated bonds, non-rated bonds, variable rate debt (bank loans, tax-exempt bank bonds, and credit enhancement), construction loans, draw-down fixed-rate bonds, bridge loans, mezzanine/subordinate financing, preferred equity, joint venture partnerships, seed capital, lease arrangements, portfolio financing and sale-lease-back transactions.

Some of the highlights of Rob's career include his clients' ground-breaking and Grand Opening ceremonies. Rob enjoys witnessing the success of these milestones with whom he has worked. His dedication and expertise has rapidly catapulted Rob into his current position at the firm. Starting as an intern, joining as Senior Associate, being promoted to Assistant Vice President, Vice President and now, Senior Vice President within the span of 18 years is an accomplishment that leaves Rob fulfilled.

Robert D. Gall – *continued*



Rob serves as a featured speaker and panelist on a variety of topics related to senior living finance at state and national conferences, including LeadingAge, LeadingAge Florida, LeadingAge North Carolina, and the National Housing Rehabilitation Association. Rob is actively involved with numerous state and national senior living organizations and providers, and is often sought out for advice on strategic financing issues.

People who know Rob know him for his patience, humility, genuine concern and lightheartedness. Rob's clients especially appreciate his listening, analytical and problem-solving skills. Rob places a priority on his relationships.

Rob is deeply faithful and is an active member of his church. He is also a member of a non-denominational, international bible study fellowship. Rob is in his fourth year as club leader for the non-profit organization Kids Beach Club through which he hosts after-school bible lessons for a group of 30 third-, fourth- and fifth-grade children at Millennia Elementary School.

Rob has played ice hockey since age 12 and he currently participates in a recreational, amateur ice hockey league with his team, the "Salty Dogs". While playing goalie for the Salty Dogs, Rob has also served as captain and manager of his team since 2006, and is proud of the team's five division championships. Aside from time in the rink, Rob enjoys days on the green, playing golf. Rob's favorite pastime is to spend time with his family, especially his wife of 13 years, Catie, and their young son, Dominic.