

***Cody Ralph Redden, Chief Financial Officer/Owner, The South Mountain Group, Inc.***

College:

Bachelor of Science, *Shepherd College, Shepherdstown, WV, 25433*  
1992, Natural Resource Management

Strayer University, *Washington, DC 20037*  
2002, Accounting

LICENSES

*Notary Public- Maryland (2005 ) West Virginia (2006)*

PROFESSIONAL EXPERIENCE:

**Chief Financial Officer, *The South Mountain Group, Inc.*** (January 2005 –current) responsible for the management of two escrow accounts and the funding of loan transactions of 5-10 million per month, oversight of reconciliation and preparation of yearly MAHT reports. Works with independently contracted CPA and Stewart Automation for monthly reports and monthly reconciliation. Oversight and organization of all taxes and compliance with the IRS and the States requirements. Witness and documents signings of loans.

**Credit Union Manager and Treasure of Board of Directors, *BNA Federal Credit Union.*** (2000-June 2005) responsible for oversight of all credit union operations, strategic planning, financial statements (comprehensive long-range plan of financial, performance and audit coverage, internal and NCUA. Preparation of budget, investments, assessment of investment risk, oversight of unclaimed property reports to the DC Government, US Patriot Act, Bank Secrecy policies. Review reconciliation of operating accounts and investments. Oversight of credit union loans, conducting the closing of said loan transactions, and helping clients understand all relevant terms. 15-20 million annual.

**Credit Union Assistant Manager, *BNA Federal Credit Union.*** (1997-2000) Prepare and file NCUA 5300 Call Reports quarterly, compliance with state and federal standards and laws; management of credit union staff and day to day operations. Development of policies and training programs, reconciliation of investments, preparation of income statements, balance sheets, statement of changes in equity, investment schedule and risk analysis. Oversight of credit union loan transactions, conducting the closing and signings of loans, review of loan documents.

**Payroll Manager, *BNA Federal Credit Union.*** (1995-1996) Preparation of all payroll spread sheets, administrative end accounting, bi-weekly entries of BNA employee time sheets and basic account management.

COMPUTER SKILLS

ALM, Assets and Liabilities Management, Cubics EDS Systems, Quickens, Turbo Tax, Excel, AIM