

## Contact

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## Top Skills

Real Estate Development  
Investment Banking  
Mergers & Acquisitions

# Joe Dancy

Director & Senior Vice President at Regions Securities LLC  
Charlotte, North Carolina

## Summary

Over 20 years of banking, entrepreneurial, and energy, power and transportation experience including 14 years as a Corporate and Investment banker in the Energy and Power industry advising many of the nation's largest electric, gas, water, propane and mid-stream companies on issues related to finance, capital structure, and business growth. I also owned and operated two real estate development and construction companies for 10 years including structuring, marketing, and securing financing with lenders & equity investors for various projects; real estate development, design, and entitlements; project management & construction; and advisory for distressed property valuation and restructurings.

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## Experience

### Regions Securities LLC

Director and Senior Vice President

July 2014 - Present (6 years 1 month)

Charlotte, North Carolina Area

Worked as Senior Coverage Officer in the Energy and Natural Resources Group and currently in the Transportation & Logistics banking group as the senior Debt Products Manager.

### US Bancorp

Senior Portfolio Manager

August 2013 - June 2014 (11 months)

Charlotte, North Carolina Area

Senior portfolio manager and underwriter in US Bank's large corporate banking segment.

### AREVA NP

Finance Lead

September 2012 - August 2013 (1 year)

Charlotte, North Carolina Area

\*Primary point of contact with client regarding financial matters on large nuclear construction project.

\*Responsible for financial reporting, forecasting, variance analysis, budget support, monitoring of budgeted to actuals, ensuring accuracy of cost data and billing, trend analysis, ad-hoc reporting, etc.

\*Responsible for creative problem solving, effective communication and fostering relationships across all levels of project personnel to ensure accuracy of data and understanding of cost controls and procedures.

## Dancy Properties, LLC

### CEO & President

August 2003 - September 2012 (9 years 2 months)

Charlotte, North Carolina Area

\*Owned and operated two real estate companies in Charlotte, NC, specializing in real estate development, project management/construction & design, investment and advisory services.

\*Made all executive and financial decisions for the companies, including project selection, business development, financial analysis, marketing, raising of capital, pricing jobs, human resources, developing key vendor/supplier relationships, developing key banking and investor relationships, etc.

\*Structured and marketed project proposals to investors, creditors, buyers and sellers in efforts to raise capital through a combination of bank debt, seller financing, preferred and common equity.

\*Built relationships with lenders and investors to facilitate financing of projects. Included negotiating structure and terms with all parties to minimize project risk and maximize profitability.

\*Managed all projects for the companies, including development and construction projects, from initiation through closing. Focused on client satisfaction, goal achievement, and flexibility.

\*Supervised teams of up to 30 individuals to effectively deliver projects within budget, scope and schedule.

\*Risk managed the real estate portfolio, construction projects, loan portfolio, and equity investments.

\*Special assets and distressed real estate work (in-house and 3rd party).  
Negotiate and structure with banks and investors.

## Wachovia Securities, LLC

Vice President, Corporate and Investment Banking - Energy & Power  
July 1993 - July 2003 (10 years 1 month)

- Advised the nation's largest utility and energy companies on issues relative to finance, capital structure, and business growth

\*Worked with client's top executives (CEO's, CFO's, SVP's, Treasurers, etc.) to create financing/structuring solutions to meet clients' needs and the firm's goals.

\*Marketed corporate and investment banking products including loan syndications, derivatives, equity, investment grade and high yield bonds, M&A advisory, treasury, trust and cash management products, etc.

\*Originated, structured, underwrote and co-managed a \$7B portfolio of syndicated and non-syndicated financings to over 100 clients, responsible for all aspects of portfolio risk.

- Authored credit memorandum & underwriting/analysis presented to senior management and credit administration recommending deployment or non-deployment of the firm's capital. Underwriting packages included, among other things, thorough analysis of client's capital structure, leverage, cash flows, projections, sensitivity analysis, collateral analysis, and industry research.

\*Managed and trained supporting associates and analysts in the execution of complex financial projects.

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## Education

Appalachian State University, Walker School of Business  
MBA, Finance · (1991 - 1993)

University of North Carolina at Charlotte - Belk College of Business  
BS in Business, Finance, Economics, and Philosophy · (1985 - 1989)

