



J & J INVESTMENTS OF FLORIDA

BORROWER EXPERIENCE & OPERATIONAL BACKGROUND



Borrower Experience & Operational Background

I am a licensed General Contractor with active or prior licensure across multiple jurisdictions, including **Maryland, Virginia, Indiana, Ohio, Colorado, Alabama, Missouri, Washington D.C., Mississippi, Florida, Kansas, and Arizona**. Over the past two decades, I have directly overseen, managed, or executed the remediation, reconstruction, or remodeling of **more than 26,000 residential and commercial properties** across the United States.

Early Background & Trade Foundation

My professional career began in construction at an early age. I entered the workforce as a teenager, working in construction labor and quickly advancing through operational roles based on performance and aptitude. By age 17, I was promoted to **Superintendent**, becoming the youngest individual to hold that position within a well-established commercial tenant improvement company. By age 18, I was promoted again to **Project Manager**, overseeing scopes, schedules, subcontractors, and budgets.

This hands-on trade and management experience formed the foundation of my operational discipline and technical knowledge, which continues to guide my business decisions today.

Insurance Restoration & Claims Expertise

I later transitioned into the insurance restoration sector, working directly with fire, water, mold, wind, and hail loss claims. This role introduced me to the insurance claims process, adjuster negotiations, and policy-based project funding—where contractors are paid by insurance carriers rather than homeowners.

Through extensive field experience, I developed a deep understanding of:

- Storm damage identification
- Claims documentation and evidence collection
- Carrier approval criteria
- Adjuster negotiation strategies
- Appraisal and arbitration processes

This knowledge allowed me to consistently convert denied or disputed claims into approved scopes of work.



Sales Strategy & Market Penetration

Rather than relying on lead purchases or scattered canvassing, I developed a **hyper-localized market domination strategy**, focusing resources on limited geographic areas with high storm density. By embedding operations directly within targeted neighborhoods, building homeowner trust, and maintaining a consistent physical presence, I generated sustained referral-based sales without reliance on advertising spend.

Using this system, I personally generated **over \$1.6 million in sales in my first year**, and was instrumental in helping my employer achieve a **record \$23 million season**.

Formation & Growth of Radcliff Construction

Following a dispute over unpaid commissions, I launched my own company, **Radcliff Construction**, with an initial capital base of approximately **\$1,200**. Using proven systems, disciplined cost controls, and direct field involvement, I rebuilt from the ground up.

Despite the challenges inherent to early-stage operations—including staffing, compliance, accounting, and vendor management—the company achieved:

- **\$3+ million in year-one revenue**
- **\$15+ million by year two**
- Expansion into **16 states**
- Peak annual revenues exceeding **\$40 million**

Disaster Response & Large-Scale Operations

The company gained national recognition following a catastrophic tornado event in La Plata, Maryland. Through coordinated disaster response—working alongside local authorities—we were granted early access to the affected area and performed emergency services immediately after the storm.

As a result:

- Over **75% of affected homeowners** engaged our services
- We were formally recognized by the local community
- The project materially contributed to rapid revenue growth and regional expansion



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Systems, Technology & Process Development

As operations scaled, I led the development of proprietary **CRM and project management software** designed specifically for insurance restoration workflows. This system replaced paper-based processes and provided real-time visibility into sales, production, compliance, and financial controls across multiple offices.

To further enhance institutional knowledge, I also founded **Insurance Claims Specialists**, an independent adjusting firm, to gain carrier-side insight into claim evaluation and approval methodologies. This strategic move materially strengthened our ability to resolve disputes and improve claim outcomes.

Litigation Against State Farm & Industry Impact

In 2006, while operating in Indiana following a major hail event, State Farm denied tens of thousands of valid claims. Acting on behalf of policyholders, my organization pursued appraisal enforcement, arbitration, and regulatory intervention.

Subsequent litigation revealed systemic misconduct by State Farm, including falsified documentation and altered engineering reports. After four years of litigation, the courts ruled in my favor, awarding **\$14.5 million for intentional defamation**, later upheld by the **Indiana Supreme Court**, with total damages and fines exceeding **\$17.5 million**.

This case established **national precedent** governing insurer conduct and policyholder rights and remains the **largest defamation judgment ever awarded to a contractor against an insurance carrier**.

Subsequent Ventures & Current Operations

Following the litigation, I founded:

- **MaxCon Software** – enterprise CRM and operations software for restoration contractors
- **AssureCall** – a specialized call-center and appointment-setting platform serving storm restoration and home services industries
- **Storm911** – emergency response and dispatch infrastructure
- **National Insurance Restoration Council (NIRC)** – an advocacy organization addressing carrier bad-faith practices



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Summary of Qualifications

- **26,000+ properties remodeled or restored**
- **16-state operational footprint**
- **\$40M+ annual peak revenue**
- **Deep insurance claims, appraisal, and litigation expertise**
- **Proven ability to scale operations from startup to institutional size**
- **Demonstrated resilience through regulatory, legal, and market cycles**

This background reflects a **proven operator with extensive construction, insurance, compliance, and executive leadership experience**, capable of executing complex projects, managing risk, and protecting asset value at scale.