

Ben McMillan

Department of Accounting
Louisiana Tech University
College of Business
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Education

Candidate for Doctorate of Business Administration
Louisiana Tech University, Ruston, La
Major: Accounting
Minors: Quantitative Analysis and Computer Information Systems

Masters of Accounting
University of Alabama in Birmingham, Birmingham, Al
Requirements completed to be awarded May 2007

Masters of Business Administration
University of Alabama, Tuscaloosa, Al
May 2000

Bachelors of Science with Major in Accounting
University of Alabama in Birmingham, Birmingham, Al
August 2005

Bachelors of Arts with Major in Economics
Birmingham Southern College, Birmingham, Al
May 1988

Teaching Experience

Louisiana Tech University – 2007 – teaching assistant

Union Planters Bank, N.A. – 1997 to 1998 – corporate trainer – cash flow coverage ratios.

Alabama Bankers Association – 1990 to 1994 – professional development trainer – financial statement analysis, cash flow, debt coverage analysis, and real estate project development lending.

SouthTrust Bank of Huntsville, N.A. – 1990 to 1992 – corporate trainer – financial statement analysis, cash flow & debt coverage analysis.

Professional Experience

Prime Pine International Group, Weogufka, Al. 2002 to 2005: *Chief Financial Officer* of vertically integrated group of six commonly owned companies operating in the natural resources industry. Managed financial reporting including GAAP and Tax, developed five year business plan, product

profitability, cash management, budget, and management information systems. Provided strategic business advice and support for ownership.

Frontier National Corporation, Sylacauga, Al 1998 to 2002: *Chief Financial Officer* of a \$300 million community banking company. Responsible for the company's accounting, operations, treasury, management information systems, Securities and Exchange Commission filings, and bond portfolio. Provided strategic direction to the company's board of directors based on the financial capacity of the company

Union Planters Bank, N.A. Decatur, Al 1995 to 1998: *Senior Vice President and Area Lending Officer* for a regional bank holding company. Responsible for the commercial lending activities for a six branch four city area. Management oversight included new business development, loan underwriting, commercial deposit products, problem loan resolution, and mortgage loan operations. Managed a team of seven persons.

First Bank of the Villages, Lady Lake, Fl 1994 to 1995. *Senior Loan Officer* of a community banking company. Responsible for loan production, credit policies, credit underwriting, servicing, mortgage lending operations, bond portfolio and management information systems.

SouthTrust Bank of Huntsville, N.A., Huntsville, Al 1989 to 1994. Began employment as a *Management Trainee* in the company's corporate training program and was assigned to the internal audit function. Employed as *Internal Auditor* within the company's concentrating on asset safeguarding, accuracy of financial statements, and evaluating internal controls. Promoted to *Credit Officer* responsible for analysis for new loan requests as well as problem loans. Completed tenure as *Commercial Loan Officer* with \$18 million real estate portfolio.

Entrepreneurial Experience

Watson Company, LLC, Birmingham, Al 1999 to Present: *Principal and Majority Owner* of real estate company focusing in residential development. As sole principal of firm, responsible for all activities of the company's operations including land acquisition, planning, zoning approval, finance and marketing of properties. Developed two separate residential tracts of land in Madison County, Alabama and Baldwin County, Alabama with a master plan of 247 lots and seven phases. To date, three phases have been completed with 138 lots sold.

Unpublished Manuscripts and Working Papers

Englebrecht, Ted. D. & McMillan, B. B. *Real Estate Taxation and Values: Abnormal Earnings?* Working Paper.

Luehlfing, Michael S. & McMillan, B. B. *Sarbanes-Oxley and Regulatory Arbitrage: The Potential Effect on Liquidity in Equity Markets.* Working Paper.

McMillan, Ben. B. *Real Estate Values and Municipal Underwriting: The Potential Effect of the Housing Boom.* Working Paper.

McMillan, Ben. B. *Non-profit and the Media: the Effect of Exposure and Tax Status.* Working Paper.

McMillan, Ben. B. *Size Matters: Macro Economic Factors that Potentially Effect the Identification of Fraud.* Working Paper.

Service Involvement and Certifications

Member of the Louisiana Tech University Chapter of Informs

Member of the Association for Financial Professionals

Member of the Huntsville/Madison County Homebuilders Association

Board Member of the Greater Alabama Council of the Boy Scouts

Fund Raiser for Chi-Ho Children's Home

Certified Cash Manager

Alabama Licensed Homebuilder