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## David E. Creamer, Advisory Committee and Board Member

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David E. Creamer, a founding partner of Witmer Partners, has specialized in mortgage banking for 35 years. Starting in 1972 with GMAC Mortgage Corporation (the former Colonial Mortgage Service Company), Mr. Creamer participated in multiple facets of the discipline ranging from Risk Management and Trading to Executive Vice President of Secondary Marketing in 1988, adding commercial operations to his portfolio in 1993.

With the establishment in 1994 of GMAC Commercial Mortgage Corporation (GMACCM) as a wholly-owned subsidiary of GMAC Mortgage Group, Mr. Creamer was appointed President and CEO and proceeded to guide the company to the position of premier commercial mortgage banking firm in the United States with a servicing portfolio valued at approximately \$285 billion at the time of its March 2006 acquisition. Under his leadership, GMACCM developed beyond its initial U.S.-based loan origination and servicing charter to become a leading provider of financial services to the global commercial real estate industry. During his tenure, Mr. Creamer became Chairman of GMACCM, and Chairman of GMAC Commercial Holding Corporation. He served as Director of GMAC Mortgage Group, Inc. and as Chairman of the Boards of Directors of Escrow Bank USA, GMAC Commercial Mortgage Bank, GMAC Commercial Mortgage Bank Europe, GMAC Commercial Mortgage Technology Europe Limited and MortgageRamp. He also served as a Director for numerous GMAC Commercial Holding Corp. subsidiaries. Mr. Creamer's influence has been felt well beyond GMACCM through his participation in the mortgage banking industry.

He is a member of the Real Estate Roundtable and a lifetime member in the Mortgage Bankers Legion of the Mortgage Bankers Association of America (MBA). He has also served as a member of the Fannie Mae Housing Impact Advisory Council, as a member of the International Council of the ULI and as a Governor of the MBA. He has been widely published as a leading spokesperson for the industry. His community activities encompass Habitat for Humanity, the Philadelphia Museum of Art, the Horsham Public Library and the Horsham Neighbors Association.

Mr. Creamer served honorably in the U.S. Army, receiving numerous medals, awards and a meritorious commendation ribbon for his service in Vietnam. He holds a B.S. in Finance from Philadelphia University and an A.S. in Real Estate from Montgomery County Community College.