

# THEODORE H. SPRINK

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## Executive-Level Management / Business Strategist

~ Expert in Growing Revenue and Profits in Business-to-Business Companies~

### EXECUTIVE PROFILE

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#### *Executive Leadership*

**High-performance executive with Fortune 500 / financial services experience.**

#### *Vision Strategy & Execution*

Consistent success in maximizing corporate performance. Drive growth, generate revenues, capture market share, improve profits and enhance value. Mentor, motivate, and lead top-tier business, sales, marketing, product management, and development teams. Value proposition includes:

#### *Growth Strategies*

#### *Competitive Market Intelligence*

#### *Client Relationship Management*

#### *Revenue Generation*

**Effective and wholly accountable in high-profile executive roles.**

#### *New Product / Service Launch*

Overcome complex business challenges and make high-stakes decisions within fast-paced, high-pressure environments using experience-backed judgment, innovation, strong work ethic, humor, and irreproachable integrity. Respected as a motivational, lead-by-example manager, and proponent of empowerment, and accountability.

#### *Team Building & Motivation*

#### *Process Optimization*

#### *Presentations & Consultations*

#### *Tactical Implementations*

**Visionary thinker with global perspective, and entrepreneurial drive.**

#### *Persuasive Communications*

Valued advisor, and key contributor in the creation of a breakthrough product, (UCC Insurance), for the title insurance, and corporate finance industries. This Risk Management Program insures the lender's security interest in commercial loan transactions for lien priority.

#### *Operations / Administration*

#### *Risk Assessment*

#### *New Market Development*

#### *Government Relations*

#### *Value Proposition*

**Corporate and business development expert. Marketing strategist and tactician.**

#### *Channel Marketing*

Outside-the-box thinker who drives competitive advantage. Unique blend of technical and managerial expertise with advanced skills in strategic and tactical planning. Particularly strong in establishing and managing relationships with public policy makers, bank regulators, major lenders, and major law firms.

#### *Brand Equity & Identity*

### CRITICAL LEADERSHIP INITIATIVE

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**One of the original strategist managing the development and introduction of the UCC Risk Management concept marketed under the Alamo Title, Chicago Title, Commonwealth Title, Fidelity National Title, Lawyers Title, Security Union and Ticor Title insurance brands.**

**Challenge:** Relaxed underwriting standards, unstable economic conditions, and increased loan defaults, caused greater reliance on credit quality and risk management processes for the commercial finance industry. Commercial lenders needed a risk management tool to establish the strength and quality of commercial loan assets, particularly for rating agencies in asset-backed securitizations.

**Action:** Spearheaded the development of the "first-ever" title insurance product to minimize the risk to law firms who provided legal opinion in drafting the coverages and exclusions, and to lenders to insure their security interest and recoverability of collateral.

**Result:** Targeted commercial lenders, investors, private equity funds, developers and their outside counsel, **achieving sales orders exceeding \$475 billion.**

## CHRONOLOGY

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*Fidelity National Financial, Inc*

2002–Present

*Senior Vice President, Chief Marketing Officer— Risk Management Program*

Develop, train and manage multiple-brand national sale forces of 2,500 sales representatives in key metropolitan markets, crafting geographic and market segment-specific marketing concepts to support customer benefit driven sales initiatives.

- Foster and manage carefully selected team members, performing market research and creating the content and design of all risk management-related technical brochures, promotional materials, product information, direct mail pieces, web site, internet based distributions, e-brochures, power points, educational materials, product introductions and special events; and directed multi-media and multiple channel marketing campaigns.
- The new financial services UCC Risk Management Program was broadened to three distinctly unique programs, and was deepened to include multiple second and third generation ancillary and complimentary products. Collectively the programs were designed to generate new revenue via new sales channels. Conversely each program would serve as an internal cross-marketing tool to capture and defend core real estate related title insurance market share. To accomplish this function, the business plan was tri-furcated as follows:

*Mezzanine & Structured Finance.* The underwriting and insuring of private equity funds and commercial loans for the attachment, perfection, and priority of their security interest in reliance collateral. Became a loan origination checklist item and required by the Rating Agencies for asset value enhancement for re-sale into the secondary market. Positioned to reduce origination costs, shift risk and enhance value.

*Capital Hill Strategy.* Risk Management Program positioned as a credit enhancement and underwriting tool designed to protect bank capital, credit quality, liquidity, and collateral of secured commercial lenders. Targeted public policy makers, Bank Regulators, Bank Examiners and bank credit & risk officials. Positioned to protect lenders and investors, and to enhance borrower loan packages thereby increasing small business lending and jobs creation.

*Environmental Carbon Markets.* Introduced rigor, discipline and a new level of standardization to the voluntary and legislative emerging market of buying, selling and trading carbon credit offsets, by underwriting and insuring ownership and contract rights. Positioned to insure the validity and enforceability of contract rights leading to financing, investment capital, liquidity and development of a secondary market; and to increase the unit value and transaction volume of carbon credits sold publicly, and on the commodities exchanges.

Cultivated relationships with recognized market segment experts and early adopters, and alliances with leading supply chain vendors.

### Major Lender Clients

### Major Transactions

### Major Law Firm Clients

JP Morgan Chase	Goldman Sachs	Hilton Hotels	Tishman Speyer	Skadden Arps	Kaye Sholar
Morgan Stanley	Citigroup	Blackstone	Trump Tower – Chicago	Paul Hastings	Venable LLP
Merrill Lynch	Bear Stearns	W Hotels	Broadway Partners Portfolio	Mayer Brown	Jones Day
Lehman Bros.	Prudential	Marriott Hotels	Bank of America Tower – SF	Pillsbury Winthrop	Sonnenschein
Allstate	GMAC	Hyatt Hotels`	Le Meridian	Morrison & Forester	Dechart
Deutsche Bank	Bank of America	Harrah's Casino	Archstone Realty Trust	Proskauer Rose	Goulson Stoors
Wells Fargo	Credit Suisse	Albertsons Markets	Citgo Refineries	Goodwin Proctor	Shearman & Sterling
Blackstone	TIAA-Creff	Extended Stay Hotels	450 Lexington, NYC	Debevois & Plimpton	Latham & Watkins
Key Capital	RCG Longview	Equity Office Properties	Radisson Hotel, NYC	Sidley & Austin	Jackson Walker
Freddie Mac	Fannie Mae	Lord & Taylor	John Hancock Tower, Boston	Baker McKenzie	Kirkland & Ellis

**The First American Corporation** **1998–2001****President, UCC Financial Products Division**

Served as President of a major commercial division of one of the nation's leading Fortune 500 real estate service providers. Responsible for product development, program management and the national introduction of new financial products and services through newly created business alliances and multiple sales channels. Developed and managed the introduction of the concept of UCC insurance, representing new revenue and cross-marketing benefits.

**First American Title Insurance Company** **1996–1998****Vice President, Affinity Marketing Program**

National marketing director of a new program developed to leverage brand recognition for bundling core products with new ancillary products as "customer benefit program".

**Fidelity National Title Insurance Companies, Inc.** **1994–1996****Vice President, Director of Strategic Alliances**

Responsible for identifying, negotiating and structuring relationships with a wide range of real estate origination and closing products and services complementary to existing core products and services, in order to broaden the value proposition for the benefit of long term customer retention.

**Early Career History:** **The San Diego Chargers NFL Football Club**, Director of Executive Sales and Marketing, 1993-1994; **HomeFed Corp.**, President, 1992–1994; **Torrey Pines Bank**, Vice President Corporate Banking, 1988–1992; **National Association of Credit Management**, Manager, Corporate Restructuring Group, 1980–1988; **Dun & Bradstreet**, Business Analyst, 1978–1980.

**EDUCATION**

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Bachelor of Science Degree in Marketing and Management ▪ San Diego State University, School of Business

**AFFILIATIONS**

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American Banker's Association ▪ American Marketing Association ▪ Risk Management Association  
Turn Around Management Association ▪ California Bankruptcy Forum ▪ American Securitization Forum

**BOARD OF DIRECTOR**

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- Advisory Board Member of the Commercial Finance Association's Education Foundation
- Newly elected Member of the Commercial Finance Association's Governing Board
- Member of the Government Relations & Advocacy Committee of the Commercial Finance Association
- Active Member of the Baylor University Student Life Advisory Board

**PUBLISHED ARTICLES**

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Recognized lecturer and author, published in numerous leading financial journals, concerning business strategies, product development, financial services and corporate risk management.

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| ▪ White Paper: Improved Risk Management in a Fragile Economy | ▪ Title Insurance for Secured Lenders: Time Tested Risk Management Tool |
| ▪ Stimulating Bank Lending and Small Business Growth         | ▪ Best Practice Risk Management for Secured Lenders                     |
| ▪ Article 9 Collateral Shifts Risk for Secured Lenders       | ▪ Mezzanine Financing: Bridging the Funding Gap                         |
| ▪ Practical Strategies for Improved Risk Management          | ▪ Mezzanine Funding Provides Key Bridge                                 |
| ▪ Risk: A New Twist for the Benefits of Title Insurance      | ▪ Understanding Mezzanine Financing: Bridging the Funding Gap           |
| ▪ The Story of UCC Insurance, An Insider's View              |   |

Published articles are available for viewing at [www.linkedin.com/in/theodoresprink](http://www.linkedin.com/in/theodoresprink)