

LORRAINE FLEMING
55 KINGS HIGHWAY
LONG VALLEY, NEW JERSEY 07853
(908) 852-6996

EDUCATION:

SAINT JOHN'S UNIVERSITY, Staten Island, NY
Bachelor of Science, May 1986.
Major: Finance Minor: Economics
Overall G.P.A. 3.8, major index 4.0.
Honors include: Wall Street Journal Student Achievement Award,
Deans Achievement Award,
Omicron Delta Epsilon (Economic Honor Society)
Beta Gamma Sigma (Business Honor Society).

EXPERIENCE:

January 1996
to
Present

FLEMING CONSTRUCTION SERVICES, LLC
Office Manager/Owner - Construction and Real Estate Renovation
Responsibilities include: Scheduling of client meetings, as well as
scheduling/follow-up of subcontractors and inspectors; all aspects of
payroll reporting and health benefits; general office duties such
as filing, telephone answering and computer database maintenance.

January 1988
to
December 1995

CORESTATES BANK, NA
Assistant Vice President - Cash Management
Career spanning seven years included working in the Somerset
commercial lending group as a Commercial Loan Officer,
(companies \$5 million to \$50 million sales) and then in the Short
Hills Commercial Lending group as a cash management officer
supporting the Northern New Jersey area. Evaluation of the financial
condition of businesses with sales of \$5 million to \$250 million
through the analysis of operational performance, debt service ability,
collateral coverage, liquidity risk analysis and industry standards.

June 1986
to
January 1988

FIRST JERSEY NATIONAL BANK, Jersey City
Junior analyst in credit training program
promoted to senior analyst in 1987.

REFERENCES

Furnished upon request.