

**TONY BREVARD**  
**(404) 787-1624**

**Email: [TBrevard@7aFunding.com](mailto:TBrevard@7aFunding.com)**  
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#### **KEY CAREER ACCOMPLISHMENTS LEADERSHIP & EXECUTIVE SALES MANAGEMENT**

- Serve as the CEO of Capital Nucleus - a company designed to serve as “the outsource source for banks.” My cadre of products include (among others):
  - **7(a) Funding Group, LLC (“7(a) Funding”)** – An SBA loan shop that serves as the Business Development arm for several community banks around the country, 7(a) Funding provides loan volume to these banks from several different industries. Additionally, we are the largest SBA loan source for Allstate Insurance agencies in the United States. 7(a) Funding Group now closes in excess of \$60,000,000 annually in SBA loans.
  - **Blue Oceans Finance, LLC** – Blue Oceans is the “Boutique Band-aid” solution for small to medium sized businesses looking to stabilize and/or grow. Product offerings include bridge loans, purchase order financing, airport concessions financing, and merchant cash advance refinancing.
  - **SBA Loan Exchange, LLC** – SBA Loan Exchange is the “stock exchange” for SBA loan opportunities in need of funding. It is a bank-to-bank portal that allows banks to now make a profit on their quality deals that declined (due to their bank’s internal policies, loan size, loan type, etc.). In this instance, they simply put them in the exchange for another bank in need of such loans to fund it. The funding bank pays a small premium after funding, and the placement bank gets a bump in non-interest income via said payments.
- Served as an SBA Business Development Officer for Atlantic Capital Bank (“ACB”). Served as the primary liaison between ACB and many groups to include:
  - **Allstate Insurance**
  - **FOCUS Brands**
  - **Southeast Regional SBA Office**
  - **Atlanta Medical Association**
  - **Morehouse School of Medicine**
  - **Farmers Insurance**
- Led the Allstate Insurance Lending Program on a national level for ACB (created and developed the program for the bank)
- Served as the leader of the Specialty Markets Initiative for ACB on a national level

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- Served as Business Development Officer for the Business Banking Group in the Atlanta market for Wells Fargo Bank, having been selected as the **FIRST** Business Development Officer in Georgia for the Wells Fargo brand after the Wachovia merger.
- Spearheaded, on a corporate level, the formation of the Emerging Markets Division - BB&T Bank after successfully implementing the operation via a pilot program in the Columbia, SC, market. Facilitated the configuration of relationships between the bank and numerous for-profit and non-profit entities in an effort to penetrate underserved markets. The entity categories included medical, women in business, athletes, entertainers, churches, schools, and minorities.
- Established the business development initiative within the affluent African American market segment for Bank of America on a national level with an impact on the Bank in excess of \$600,000,000 (a combination of loans, deposits, and investments) during my tenure.
- Directed all functions of a privately-owned commercial loan brokerage/consulting firm to include marketing, sales, underwriting, loan placement, and closings (closed more than \$300,000,000.00 of new commercial loan business **(with a 0.0% default rate)**).

#### CAREER HISTORY

<b>Co-Founder/Chief BDO</b>	Blue Oceans Finance (Atlanta/Tampa/Omaha/Shattuck/Indianapolis)	2023-Pres
<b>Principal/CEO</b>	Capital Nucleus & 7(a) Funding Group (Atlanta/Tampa/Shattuck/Indianapolis)	2016-Pres
<b>Senior Vice President - SBA Business Dev.</b>	Atlantic Capital Bank (Atlanta, GA)	2014-2014
<b>Vice President/Business Development</b>	Wells Fargo Bank (Atlanta, GA)	2011-2014
<b>Founder/CEO/COO</b>	Church Capital Direct (Atlanta, GA)	2001-2011
<b>Vice President/Director of Emerging Markets</b>	BB&T Bank (Columbia, SC/Atlanta, GA)	1999-2001
<b>Vice President/National Business Dev Officer</b>	Bank of America (Charleston, SC/Charlotte, NC)	1990-1999

#### EDUCATION

**Mercer University** (M.B.A., International Business) – Class President

**East Carolina University** (Bankers School Graduate)

**University of South Carolina** (Bankers School Graduate) – Class President

**The Citadel, The Military College of South Carolina** (B.A., Business Administration (Concentration in Finance and Accounting))