Dr. Dick Bridy is an entrepreneur and the CEO of DBI Group (DBI), Bedrock Investments Group (BIG), Bedrock 1st Mortgage, DBI Asset Management, Inc., and DBI Expert Witness with more than four decades of commercial real estate development, brokerage, investment, leasing, private equity sourcing, operations, construction, asset management and expert witness experience. Dr. Bridy created results-oriented companies with low overhead and high levels of expertise. His ability to fashion the companies to meet the tasks at hand creates a competitive advantage in the marketplace and the flexibility to adapt to market changes, doing it quickly and in a cost-effective manner. The DBI platform is founded on the core principles of honesty, expertise, and results (HER).

EXPERIENCE - CURRENT AFFILIATIONS DBI Group (DBI)

President/CEO

DBI is a boutique real estate development, brokerage, asset management, and private syndication firm with unparalleled experience in the redevelopment of commercial retail centers and single tenant properties. To that end, we have developed a structure unique to our industry - a synergistic network of 3rd party teams that consult, develop and implement business plans focused on the maximum economic potential for each redevelopment project. The result is a firm that is much more than the sum of its parts, which reacts to supply and demand in the marketplace with maximum speed, innovation and efficiency, at DBI – "The Road to Success is Always Under Construction."

DBI Commercial Real Estate, Inc.

President/CEO

DBI Commercial Real Estate, Inc. has successfully brokered the purchase and leasing over \$650 M of commercial properties for its clients and partners and negotiated over 1,700 leases. DBI Commercial Real Estate has been the exclusive real estate advisor for Barbeques Galore and EZ Lube. He brokered over \$30.0 M in office, retail and industrial transactions in 2020 and 2021.

Bedrock Investments Group (BIG)

CEO

BIG acquires undervalued, strategically located single tenant net leased properties that deliver predictable cash flow to our partners. Our streamlined acquisition process, and in-depth due diligence, result in noteworthy investment opportunities. Our team identifies undervalued net leased properties throughout the U.S. that have solid fundamentals and creditworthy tenants. We acquire and hold these freestanding, single tenant net leased (STNL) properties as long-term investments. BIG has property holdings in 18 states and goes by a motto of: "We Invest in America." BIG has acquired and sold over forty-five million dollars (\$45.0 M) in STNL projects since December 2011.

La Jolla, CA 1998 - Present

La Jolla CA

La Jolla CA 1992 – Present

2010 - Present

Bedrock 1st Mortgage

CEO/President

Bedrock 1st Mortgage is a private money lender. The loan is based upon equity and secured by a 1st mortgage on commercial real estate. Dr. Bridy underwrites each loan in coordination with DBI Asset Management and a team of 3rd party vendors. at Bedrock 1st Mortgage – "The Road to Success is Always Needs Capital."

DBI Expert Witness

CEO/Primary Expert

Dr. Dick Bridy collaborates closely with counsel to understand the specific needs of the case. Secondly, he evaluates his role as the ideal testifier on a team of experts that will complement each other to deliver a convincing message. Finally, the expert must connect with the judge or jury, pure and simple. Dick has an innate ability to bond with other human beings and shows compassion for the people involved, including the litigant, judge, jury, or subjects of the claim. Dick believes that compassion is infectious and extremely persuasive.

DBI Asset Management, Inc.

Principal/Secretary

DBI Asset Management performs the due diligence, construction supervision, and property management of all BR Investments acquisitions. Dr. Bridy supervised the redevelopment of fourteen (14) shopping centers and office properties with over 3.5 million square feet of gross leasable area (GLA)). The company prepares financial analyses, market valuations and financing proposals for acquisitions and dispositions. It also coordinates, supervises entitlements, architectural design, construction bidding and supervision, ADA, Building Code and OSHA/Cal OSHA compliance, leasing and re-merchandising strategies. Asset Management is the property manager for the portfolio of Bedrock Investments Group and other clientele.

DBI Retail Ventures, LLC

Principal

DBI Retail Ventures specialized in acquisition, development, and redevelopment of shopping centers and single tenant retail and medical office sites. Dr. Bridy contracted each project in coordination with DBI Asset Management and a team of 3rd party vendors. Commercial projects included Tierra Del Sol, a 26,000 s.f. retail project in Tierra Santa, Mercury Village a 21,000 s.f. redevelopment in Kearny Mesa, Chaparral Village, a 40,400 s.f. retail center, and Chaparral Courtyard, a 120-unit, two-story senior apartment project in Temecula California. Single tenant projects included Barbeques Galore, EZ Lube, and Econo Lube and the redevelopment, ADA and Building Code compliance and repositioning of numerous affiliated commercial properties.

La Jolla CA 2019 – Present

> La Jolla CA 1998 – Present

La Jolla, CA

2017 – Present

La Jolla CA 1998 – 2009

USAFiscalPolicy.com

Author

An interactive forum for educating and communicating with the public on the simplicity and complexity of US Fiscal Policy. In economics and political science, fiscal policy is the use of government revenue collection (mainly taxes) and expenditure (spending) to influence the national economy. The United States uses fiscal policy to influence the level of aggregate demand in the economy, to achieve economic objectives of price stability, full employment, and economic growth. I am a Conservative Keynesian, who believes that targeted government spending, when no other alternative is viable, is the key to aggressively stimulate aggregate demand, increase consumer spending, combined with moderately decreased taxes as the immediate prescription to combat imminent recession. My Conservative Keynesian philosophy argues that this method must be used with extreme caution in times of economic peril as a tool for establishing the foundation for strong economic growth and full employment.

PRIOR AFFILIATIONS

Red Mountain Real Estate

Developer/Enterprise Team Leader

Through the DBI Group Company, *DBI Asset Management*, Dick completed the redevelopment, entitlement, ADA and Building Code compliance and leasing of 5 Midwest, mountain states, and southern California shopping centers with over four hundred thousand (400,000) s.f. in gross leasable area (GLA). The properties were located in Des Plaines IL, Salt Lake City UT, Overland Park KS, Bozeman MT, and Santa Ana CA.

Lamar Companies

Vice President Western Division

Redeveloped and expanded five (5) California shopping centers bought in 1996 for thirty-two (\$32) M, in a distress sale from Citicorp. The centers totaled over 1.25 M s.f. in gross leasable area (GLA). Following an aggressive 2-year leasing, remerchandising, ADA and Building Code compliance and construction program, the portfolio was sold for over \$64M. In this transaction, two centers in Moreno Valley and Palm Springs had a total gross leasable area (GLA) of over six hundred and fifty thousand (650,000) s.f. The centers in Murrietta, Escondido and Pomona totaled over 530,000 s.f. of GLA.

John Burnham and Company

Senior Vice President/Principal

Founded the Burnham Retail Group and was the Top Retail Producer in twelve (12) of eighteen (18) years, Top 5 producer ten (10) times, and Salesman of the Year twice. In 1993, he founded the San Diego Commercial Association of Realtors and was an officer and board member of CCIM.

Prudential Bache (Prudential) Stockbroker La Jolla CA 2018-Present

Santa Ana, CA 2002 – 2005

Murrieta, CA 1996 – 1998

San Diego, CA 1978 – 1996

San Diego, CA 1976 – 1978

| San Diego State University School of Business Adminis | tration San Diego, CA |
|--|--------------------------------------|
| Finance Instructor | 1974 - 1976 |
| Chrysler Financial | San Diego, CA |
| Accounts receivable and repossession accomplice. | 1974-1976 |
| Commissioned Officer - United States Marine Corps | CONUS, Europe, Middle East, Far East |
| Marines' Memorial Association, San Francisco, CA | 1969 - 1972 |

Author

2022-Present

Poetry of the Human Condition (2022). The poems describe human existence from the author's perspective. Together, we will walk through growth, learning, emotion, aspirations, mortality from a personal perspective and observations of the Human Condition of friends, family, cohorts, and those in our environment. Reflective poems on family, friends, life experiences, humor and insight.

The Human Condition of Grumpy Old Men (2024). The poems describe "Irritable Male Syndrome" (a.k.a. "andropause") from the perspective of the aging male. Some of the poems are intended to be humorous, while others explore old-man irritability as the result of a combination of factors, some physiological, some psychological and all with high degree of respect and admiration for these long-lived men. The poems will be based on observations and real-life experiences from the author's perspective.

| EDUCATION University of Phoenix Doctor of Management (Ph.D.) - Organizational Leadership Delta Mu Delta Honors Recipient – 2012 GPA: 3.96 | Phoenix, AZ April 2014 |
|---|-----------------------------|
| University of Southern California, Marshall School of Business Executive Master of Business Administration (EMBA) – Executive Management Beta Gamma Sigma Honors Recipient – 2008 GPA: 3.65 | Los Angeles, CA May 2008 |
| San Diego State University, Graduate School of Business Master of Business Administration (MBA), Finance Beta Gamma Sigma Honors Recipient – 1975 GPA: 4.00 | San Diego, CA May 1975 |
| University of Pennsylvania, The Wharton School | Philadelphia, PA |

LICENSES AND DESIGNATIONS (CURRENT/FORMER)

Bachelor of Science Economics (BS), Marketing GPA: 2.44

Realtor[®] - Licensed Real Estate Broker, State of California Department of Real Estate (DRE) CCIM - Certified Commercial Investment Member of the National Association of Realtors (NAR) CRX – Certified Retail Property Executive of the International Council of Shopping Centers (ICSC) SCLS - Senior Certified Leasing Specialist of the International Council of Shopping Centers (ICSC) CITI – Certified CITI Researcher/Ethical Human Subject Protection

May 1969

AFFILIATIONS (CURRENT/FORMER)

- American Legion
- Aztec Athletic Foundation
- Beta Gamma Sigma- Century Club
- Building Industry Association (BIA) San Diego County
- Building Owners and Managers Association (BOMA) San Diego County
- California Association of Realtors[®] (CAR) Board of Directors, Lien Law Task Force, Co-Chairman
- Legislative Committee, Risk Management Advisory Committee, Commercial and Investment Committee, Local Governmental Relations Committee
- Certified Commercial Investment Member (CCIM) National Association of Realtors Board of Directors, President-Elect
- Downtown YMCA P.E. and Membership Committee
- EXPO Home Development Baja California Mexico

- ForensisGroup, Inc. Expert Witness Services Member
- International Council of Shopping Centers (ICSC)
- Institute of Real Estate Management (IREM)
- Juris Pro Expert Witness Services Member
- Lincoln Club of San Diego
- MC4A Scholarship Fund Board of Directors
- Mount Carmel High School (PA) Alumni Association
- National Association of Realtors[®] (NAR)
- Nepal Orphans Home (NOH) Natural Disaster Supervisor Kathmandu- Ramechhap May/June 2015
- Penn Club of San Diego
- Reagan Club of the Republican Party
- Republican Party of San Diego
- San Diego Association of Realtors[®] (SDAR), Board of Directors
- San Diego County Commercial Association of Realtors[®] (SDCCAR) Charter Member, President, Vice President, Board of Directors
- San Diego County Republican Party, Reagan Club
- San Diego Opera Advisory Board Member, Supernumerary
- Seak Inc. Expert Witness Services Member
- The TASA Group Expert Witness Services Member
- Trojan Club of San Diego
- University of Pennsylvania Benjamin Franklin Associate, Undergraduate Secondary Schools Committee
- University of Southern California Alumni Association
- Wharton Club of San Diego Founding President, Board Member

REFERENCE LIST – CORPORATE

Malin Burnham. Past Chairman BURNHAM REAL ESTATE SERVICES 110 West A Street, Suite 900 San Diego, CA 92101 Phone: (619) 236-1555

Leedy Ying, President/CEO LY INVESTMENTS/SHOE CITY INC. 12550 Whittier Blvd. Whittier, CA 90602 Phone: (562) 698-2400 X- 124

Joe Faris, President KJF / FARIS, LLC P.O. Box 459 San Clemente, CA 92674 Phone: (949) 492-5400

Brian Malk, Founding Principal MIDTOWN NATIONAL GROUP 415 S Cedros Avenue, Suite 240 Solano Beach. CA 92075 Phone: (858) 546-0033

Peter Zarcades, Founding Principal David Trakman, Principal THE NIKI GROUP 11260 El Camino Real, Suite 220 San Diego, CA 92130 Phone: (858) 546-1562 Mobile: (858) 334-8000

Brian Sidorsky, Executive Chairman LANSDOWNE EQUITY VENTURES LTD. 350, 295 Midpark Way SE Calgary, AB T2X 2 A8 Phone: (403) 254-6440 X-1 Craig Irving, President/CEO THE IRVING GROUP 980 N Harbor Dr. San Diego, CA 92106 Phone: (619) 222- 619) 8084

Craig J. Richie, Principal CRAIG J. RICHIE DESIGN 3500 S. Greenville Street Santa Ana, CA 92704 Phone: (714) 557-6103

Mark Kalkus, President/CEO LAMAR COMPANIES 10789 Bradford Road, Suite #200 Littleton, CO 80127 Phone: (303) 904-1122

Stath Karras, Executive Director BURNHAM-MOORES CENTER FOR REAL ESTATE UNIVERSITY OF SAN DIEGO 5374 Linda Vista Road, Suite A San Diego, CA 92110 Phone: (619) 260-4872

Stuart Makler, President STUART MAKLER & ASSOCIATES 20422 Beach Blvd. Huntington Beach, CA, 92648 Phone: (714) 969-8884

Michael Mugel, CEO RED MOUNTAIN RETAIL GROUP 1234 East 17th Street Santa Ana, CA 92701 Phone: (714) 245-7400

REFERENCE LIST – ACADEMIC

David Logan, Ph.D. Department of Management & Organization -Marshall School of Business UNIVERSITY OF SOUTHERN CALIFORNIA 3670 Trousdale Parkway Building HOH Office 431 Los Angeles, CA 90089 Phone: (213) 821-4390

Amy Cooper Hakim, Ph.D. UNIVERSITY OF PHOENIX THE COOPER STRATEGIC GROUP, INC. 317 E Boca Raton Road Boca Raton, FL 33432-4064 Phone: (561) 654-9814

Nandini Rajagopalan, Ph.D. Capt. Henry W. Simonsen Chair in Strategic Entrepreneurship Marshall School of Business UNIVERSITY OF SOUTHERN CALIFORNIA 3670 Trousdale Parkway BRI 308 Office 101 L Los Angeles, CA 90089 Phone: (213) 740-0750

Tim S. Campbell, Ph.D. Marshall School of Business Department of Finance and Business Economics UNIVERSITY OF SOUTHERN CALIFORNIA 3670 Trousdale Parkway Building BRI Office 307 J Los Angeles, CA 90089 Phone: (213) 740-1256 Greg Patton, Ph.D. Professor of Clinical Business Communication Marshall School of Business UNIVERSITY OF SOUTHERN CALIFORNIA Los Angeles, CA 90089-0808 Phone: (213) 740-0653

Arvind Bhambri, Ph.D. Associate Professor of Management and Organization Marshall School of Business UNIVERSITY OF SOUTHERN CALIFORNIA 3670 Trousdale Parkway Building HOH Office 517 Los Angeles, CA 90089-0808 Phone: (213) 740-0730

Steven Mednick, JD Associate Professor of Clinical Entrepreneurship Marshall School of Business UNIVERSITY OF SOUTHERN CALIFORNIA 3670 Trousdale Parkway Los Angeles, CA 90089-0808 Phone: (213) 740-0505