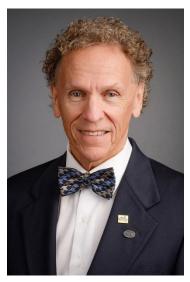
## Clifford J. Treese, CIRMS®

Founder and President, Association Consulting, Inc.

Clifford Treese is a nationally recognized leader and consultant providing data driven solutions on underwriting, risk management and insurance for community associations (condominiums, cooperatives, and planned communities). Treese has a substantial background in all aspects of community association operations as well as Project Standards used by secondary mortgage markets including Fannie Mae and Freddie Mac. He has worked with developers and general contractors on all phases of association development as well as physical asset management of existing properties. Additionally, he has obtained FHA mortgage approval for existing condominiums. Cliff has authored publications



concerning associations; provided consultation for associations and for industry and government professionals; taught seminars on association risk management, insurance, and operations; and presented at conferences in the U.S. and other countries on a broad range of issues of importance to the association industry.

A past national president of the Community Associations Institute (CAI) and of its Foundation for Community Association Research (FCAR), he is also a member of CAI's Federal Legislative Action Committee. He has over three decades of involvement in the Institute's professional management development programs. Cliff is a two-time recipient of CAI's highest award of recognition for contributions to the industry, the Distinguished Service Award. A graduate of Stanford University, he attended graduate school at the University of Chicago. He holds the designation of CIRMS® (Community Association Risk Management & Insurance Specialist) from the William S. Richardson School of Law.