

HOWARD M. SCHOOR

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Howard M. Schoor resides at Jupiter Country Club in Jupiter, FL and has other homes at The Chapin Estate in Bethel, NY and North Beach in Asbury Park, NJ. Mr. Schoor is a 1961 graduate of Lafayette College, Easton, Pennsylvania, with a B.S.C.E. degree and has done graduate work at NYU. He was a licensed Professional Engineer, Land Surveyor and Planner in New Jersey and had been licensed to practice engineering in New York, Pennsylvania, Delaware, Florida and California. Mr. Schoor's memberships included the American Society of Civil Engineers, NJ Society of Professional Engineers, NJ Society of Professional Land Surveyors, National Society of Professional Engineers, NJ Society of Municipal Engineers, American Congress on Surveying and Mapping, American Water Works Association, Garden State Land Surveyors Alliance, National Association of Homebuilders and NJ Shore Builders Association.

Schoor DePalma Inc.

Mr. Schoor was the Founder and Chairman Emeritus (retired August 4, 2005) as well as the Chief Executive Officer (1967-1992) of Schoor DePalma Inc., a national engineering and design firm. He has served as Municipal and/or Authority Engineer representing such entities in all phases of facilities planning, design, project development and construction management. For 25 years (1967-1992), Howard had guided his firm to a pre-eminent position within the profession. Under his direction, the firm received recognition and numerous awards from various industry organizations and was continually ranked as a top firm in the country by Engineering News Record (ENR) Top 500 Design Firm listing. Schoor DePalma was also honored by CE News as one of the five best engineering firms in the nation to work for and the Best Firm To Work For in NJ by NJ Biz. Howard is recognized and respected for his complete knowledge of the approval and development process in New Jersey and New York.

SGS Communities/D. R. Horton, Inc. – New Jersey

In 1992, Mr. Schoor formed SGS Communities (residential home builder and land developer with projects in New Jersey and Florida) where he served as Chairman (responsibilities included land acquisition, finance and the approval process) until December 3, 1996 when substantially all its assets were acquired by D. R. Horton, Inc. - New Jersey. D. R. Horton, Inc. (a publicly traded company on the NYSE (DHI) and is the largest residential builder in the country). It engages in the construction and sale of high quality, single-family homes and age restricted adult communities. The Company is building and selling homes in 26 states and 79 markets. Until 2006, Mr. Schoor served as Vice Chairman of D. R. Horton, Inc. - New Jersey and was responsible for land acquisition by the Company in NJ, NY, PA, MD and DE.

Community Bank of New Jersey/Sun National Bank

In 1997, Mr. Schoor was Founder and Chairman of the Community Bank of New Jersey until July 2004 when the Bank was acquired by Sun Bancorp, Inc., Vineland, NJ. At Community Bank of New Jersey, Mr. Schoor helped established the bank as a dominant community bank in Monmouth County with eight branches. Upon Sun Bancorp's acquisition of Community Bank of New Jersey in July 2004, Mr. Schoor was elected to the Board of Directors at Sun National Bank and also served as a member of Sun National Bank's Executive, Merger and Acquisition and Compensation/Personnel Committees. Both Community Bank of New Jersey (CBNJ) and Sun

Bancorp (SNBC) were/are publicly traded NASDAQ companies. Mr. Schoor resigned from these positions in November 2006.

Schoor Companies LLC

- HMS Consulting, LLC – New Jersey (1998)
- Schoor Companies LLC – Florida (2009)

Schoor Companies provides a broad range of evaluative, technical and managerial assistance to companies, lending institutions, investors and development entities.

The company focuses on four major areas:

- Coordination, management and oversight of a professional team assembled by us in conjunction with our client to address all aspects of the feasibility, approval, development and construction process.
- Stabilization and monitoring of troubled projects.
- Management and/or disposition of acquired and foreclosed projects.
- Evaluation and analysis of projects under consideration for purchase, disposal or re-positioning.

Woodstone Companies

In 2000, Mr. Schoor formed Woodstone, a group of companies, located in Bethel, NY. Its primary purpose is land development and building of high-quality handcrafted custom country homes. Howard serves as Chairman/CEO of Woodstone Lakes Development, LLC and is an officer in the other Woodstone Companies. Woodstone Lakes Development, LLC is the sponsor and developer of the upscale and gated 2,500± acre Chapin Estate where, to date, 150 lots have been sold and 102 homes constructed. www.chapinestate.com Howard sold his interest in the Woodstone Companies in 2017.

Seat Strap, LLC

In 2008, Mr. Schoor formed Seat Strap, LLC, a Delaware Limited Liability Company, with an office in Jupiter, FL, where he serves as Chief Executive Officer. Seat Strap (Patent Pending) is an innovative consumer product which installs in minutes and holds almost anything on the front passenger seat from falling on the floor of your car.

Showplace Farms, LLC

Mr. Schoor is also the former owner of Showplace Farms, which was one of the country's premier standardbred horse training facilities and he was the owner of Colts Gait Farm, a commercial standardbred breeding operation. He had been continuously active in the standardbred industry for over thirty years as both an owner and breeder of harness horses. He served as an elected Director of the Standardbred Breeders and Owners Association from 1980 to 1989.

Civic/Charitable Service

Mr. Schoor has long been a philanthropist and humanitarian. He has donated and helped raise multiple millions of dollars for worthwhile charities. He is an on-going supporter and active participant in numerous local charitable and civic community activities. For over 20 years, Howard served on the Board of Directors of Collier Services where he established the COLLIER YOUTH SERVICES FOUNDATION, a regional, non-profit, non-sectarian organization that gives at-risk and fragile children "a chance to grow" to their potential through its specialized high school, residential group homes (Red Bank and Keyport), year-round environmental educational studies, summer day camp and recreational programs. Several years ago, Collier Youth Services established the Howard M. Schoor Humanitarian Fund in honor of Howard's support and service. This fund is used to assist children and families to any of the Collier programs who have a compelling need not addressed by other resources. Mr. Schoor not only worked with the Sisters of the Good Shepherd at Collier in Monmouth County, but also works as an advisor to the SISTERS OF THE GOOD SHEPHERD PROVINCIAL COUNCIL throughout the northeastern states.

Mr. Schoor's charitable work has also been diverse and ecumenical. He was a Director and Vice President of the JEWISH FEDERATION OF MONMOUTH COUNTY where he worked to encourage and support Jewish Education and to strengthen the relationship between North American Jews

and the Israeli people. He was a member of the ISRAEL BONDS NATIONAL CAMPAIGN CABINET and was the Honoree in 2003 at an Israel Bonds Dinner where he was awarded the *"Israel Peace Medal"*. Additionally, he was recognized as *"The Honoree for 1999 with a Testimonial Dinner and Journal Tribute"* by the CENTER FOR HOLOCAUST STUDIES AT BROOKDALE COMMUNITY COLLEGE and has received recognition by TEMPLE BETH SHALOM, Manalapan, NJ for his contributions towards the Temple's renovations and expansion of its educational and recreational facilities, now named after his father, Samuel Schoor. Mr. Schoor also provided a matching grant to upgrade the lobby-reception area of the synagogue which is named after his mother, Sadie Schoor

Mr. Schoor served as a Director of the SOUTHERN NEW JERSEY REGIONAL BOARD OF THE HERITAGE AFFILIATE OF THE AMERICAN HEART ASSOCIATION, which strives to reduce disability and death from cardiovascular diseases and strokes.

Mr. Schoor was also actively involved with the MONMOUTH COUNTY MULTIPLE SCLEROSIS FOUNDATION, a non-profit organization, committed to finding a cure for MS and to improving the quality of life for people with MS and their families.

For over 25 years, Mr. Schoor played a meaningful role with the CENTRA STATE HEALTHCARE FOUNDATION where he was a member of the Foundation's Board of Trustees and was recently made an Honorary Trustee. Howard also served as the Honorary Campaign Chairman of Centra State Healthcare Foundation's Radiation Therapy Center fundraising effort. In addition, Mr. Schoor has been recognized as a Patron of the Centra State Healthcare Foundation's Circle of Friends Society for his charitable efforts. The Circle of Friends Society is a recognition and tribute to the importance of philanthropy and community involvement in their quest for continuous improvement of patient care.

Board Positions

Mr. Schoor currently serves on the Board of Directors of Southern Tier Title Agency in Monticello, New York and formerly served on the Boards of: Midlantic National Bank, New Era Bank, Community Bank of New Jersey and Sun National Bank. Howard is currently an Honorary Trustee of the CENTRA STATE HEALTHCARE FOUNDATION.