

James R. Billings, Executive Vice President, joined Kropschot Financial Services in 1987 and previously served as Managing Director. He has been responsible for the sale of many equipment and vehicle leasing businesses and consumer and commercial finance companies.

Mr. Billings served in a similar role as Vice President of Hovde Financial from March 1999 until rejoining Kropschot Financial Services in March 2000.

Prior to joining Kropschot Financial Services, Mr. Billings was Director of Corporate Development and Strategic Planning for Commercial Credit Co. where he was a key participant in many acquisitions and divestitures.

Previously he served as Director of Plans and Budgets for Control Data Corp. Mr. Billings has BS and MS degrees in Chemistry and Business Administration from the University of Minnesota. He is an active member of ELA, EAEL and UAEL.

Mr. Billings can be reached in his Millersville, MD office at (410) 729-1800.

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