

## Curriculum Vitae Dick Bridy, PhD

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Realtor® - DRE # 00667085

CEO/ Founder - Bedrock Investments Group (BIG)

CEO/ Founder - Bedrock 1st Mortgage

CEO/ Founder - DBI Commercial Real Estate, Inc. (DBI)

CEO/ Founder - DBI Expert Witness

Author – USA Fiscal Policy

[www.dbigroup.com](http://www.dbigroup.com) [www.bedrock-inv.com](http://www.bedrock-inv.com) [www.usafiscalspolicy.com](http://www.usafiscalspolicy.com)  
[www.dickbridyexpertwitness.com](http://www.dickbridyexpertwitness.com) [www.bedrock1stmortgage.com](http://www.bedrock1stmortgage.com)

### WORK EXPERIENCE

#### DBI Group (DBI)

La Jolla, CA

*President/CEO*

1998 - Present

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.

La Jolla CA

*President/CEO*

1992 – Present

DBI Commercial Real Estate, Inc. has successfully brokered the purchase and leasing over \$408 M of commercial properties for its clients and partners and negotiated over 1,650 leases. DBI Commercial Real Estate has been the exclusive real estate advisor for Barbeques Galore and EZ Lube.

#### Bedrock Investments Group (BIG)

La Jolla CA

CEO

2011 - Present

*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*

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*investments. BIG has property holdings in 18 states and goes by a motto of: "We Invest in America." BIG has acquired over twenty-nine million dollars (\$29.0M) in STNL projects since December 2011.*

**Bedrock 1<sup>st</sup> Mortgage**

*CEO/President*

La Jolla CA

2019 – Present

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

**DBI Expert Witness**

*CEO*

La Jolla, CA

2017 – Present

Dr. Dick Bridy works 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*

La Jolla CA

1998 – Present

DBI Asset Management performs the due diligence and property management of all BR Investments acquisitions. Dr. Bridy supervised the redevelopment of fourteen (14) shopping centers with over 3.5 million square feet of GLA. The company prepares financial analyses, market valuations and financing proposals. It also coordinates, supervises entitlements, architectural design, construction bidding and supervision, leasing and re-merchandising strategies.

**DBI Retail Ventures, LLC**

*Principal*

La Jolla CA

1998 – 2009

DBI Retail Ventures specialized in acquisition, development, and redevelopment, of shopping centers and single tenant retail sites. Dr. Bridy contracted for each project in coordination with DBI Asset Management and a team of 3<sup>rd</sup> party vendors. Commercial projects included Chaparral Village, a 40,400 s.f. retail center, and Chaparral Courtyard, a 120-unit senior apartment project in Temecula California. Single tenant projects included Barbeques Galore, EZ Lube, and Econo Lube.

**USAFiscalPolicy.com**

*Author*

La Jolla CA

2018-Present

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.

## **EDUCATIONAL BACKGROUND**

### **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**

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

*Philadelphia, PA*  
*May 1969*

## **LICENSES AND DESIGNATIONS (CURRENT/FORMER)**

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

## **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

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- 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
- International Council of Shopping Centers (ICSC)
- 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
- 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
- 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

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## REFERENCE LIST – CORPORATE

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