



Bernie Navarro
Founder and President, Benworth Capital Partners

Bernie Navarro is a seasoned entrepreneur, civic leader, and nationally-recognized expert in the fields of real estate finance, development, and economic recovery. As the Founder and President of Benworth Capital Partners, a private equity firm based in Florida and Puerto Rico, the company specializes in asset-based financing and operates as a licensed mortgage lender. He has built a strong reputation for providing strategic advisory services in the highly regulated mortgage lending and financial services sectors.

During the COVID-19 pandemic, Mr. Navarro led a team that played a pivotal role securing economic relief efforts for small businesses in the United States. He oversaw Benworth Capital's operations as it became the fourth-largest lender by volume in the Small Business Administration's (SBA) Paycheck Protection Program (PPP). Under Mr. Navarro's leadership, Benworth facilitated over \$4.5 billion, through a credit facility from the Federal Reserve Bank, in relief to businesses nationwide. This effort helped more than 311,000 business owners avoid foreclosure and preserve jobs during one of the most challenging economic crises in recent history.

An innovator in real estate and mortgage finance, Mr. Navarro has launched multiple successful enterprises. HomeMortgage, a full-service mortgage financing company acquired by a leading U.S. lender, was built by Mr. Navarro and achieved substantial revenue growth during his tenure. He also built BEN Development, a real estate development company that focuses on residential construction and revitalization. Mr. Navarro's real estate finance career includes sales management, operations and consumer compliance responsibilities at Fortune 500 companies including Citibank Mortgage, General Motors Acceptance Corporation (GMAC) Mortgage and JP Morgan Chase.

He founded the Latin Builders Association (LBA) Construction and Business Management Academy (LBA Academy), the first charter high school in the U.S. established by a professional association and emphasizing a skills-first approach to education. Classified as a State of Florida Title I school, the majority of students were from underserved communities. LBA Academy is now part of the Mater Academy charter education system.

He served as an appointed member of the Board of Trustees for Miami Dade College by Governor Rick Scott and later served as Chairman. Miami Dade College is the largest and most diverse institution of higher learning in the United States. He was named Chairman of the Presidential

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Search Committee to assemble and lead a 17-member committee to identify candidates and recommend top finalists for the College's next president. He also served as a founding board member for the Idea Center, the College's hub for innovation. In recognition of his service, Miami Dade College awarded him an Honorary Bachelor of Arts and Letters. Additionally, in his former role as a member of the Real Estate Advisory Board of the University of Miami's School of Business Administration he contributed to establishing the Center for Real Estate Studies and Research.

Mr. Navarro is a recognized thought leader in the real estate industry. He was named President of the Latin Builders Association (LBA) in 2011, the largest Latino construction and real estate professional association in the U.S. He was also the Second Vice President and held other leadership roles for the Builders Association of South Florida (BASF).

Active in strengthening the local economy, Mr. Navarro seamlessly builds consensus with business, financial, political, and community leaders to achieve strategic business objectives and financial goals. He has led trade missions to South America to drive business in Miami, collaborating with the U.S. Department of Commerce, the Miami Mayor and economic development boards. In an elected position with the Miami Dade County Community Council Area 10, he handled matters related to planning, public safety and land use. He was an appointed member of the City of Miami Beach Board of Adjustments, which handles zoning matters in the City.

Mr. Navarro was a delegate at the Republican National Convention for Florida in 2016. He served on the Florida Finance Committee for Marco Rubio's presidential and senatorial campaigns. Most recently, he was appointed by Senator Rubio to serve as a member of his Judicial Advisory Commission for the 118th Congress. Recognized for preparing young talent to become future leaders, he served as a panelist to select candidates for the President's Commission of White House Fellows, a program providing first-hand experience in Federal government.

A published author on national real estate trends and local community issues, Mr. Navarro is the recipient of numerous prestigious awards recognizing his contributions to and impact on Florida's business, real estate, education and civic communities. Moreover, Benworth Capital Partners is continually recognized by trade associations, economic development boards and local media for industry vision and leadership, as well as local philanthropy.

A Licensed Mortgage Loan Originator through the National Mortgage Licensing System (NMLS) and a Licensed Real Estate Sales Associate through the State of Florida, Mr. Navarro holds an ALM in Government from Harvard University and a BBA in International Finance and Marketing from the University of Miami.