DO NOT
ENTER
UNDER ANY
CIRCUMSTANCES
EXHIBIT
168

Coleman
24

EXIT
GRIFFEY
24
PAC-MAN

NEW YORK YANKEES
24
KINGS
TRINIDAD
OPUS X

15
Thurman Munson
51
acer
EXIT

GRIFFEY
24
HITACHI
YANKEE STADIUM
YANKEE STADIUM
Seinfeld

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Alexander Gore

By Appointment
to the New York Jets
VINCE FLYNN
THE BROKER
JOHN GRISHAM
The YANKEE YEARS
TRUMP
The New York Times
SECRETS OF THE STREET
GANGSTER CAPITALISM
APRIL 1968
BILL O'REILLY
LIFE
POLITICS AND THE ELDERLY
Larger than life
WE ARE LIQUID

Interview by Seth Semilof

Joe, you grew up in New York. What did that give you?
In the part of New York where I grew up, you learned early on to stand up for what you believe and use all the power of the heart to walk your walk and rely on yourself. You learn to listen and trust your instincts and draw upon the most primitive level of your nature to find the strength to follow through. When you live close to your bones like that, you develop insight, not only of yourself, but of others. That's key, because you get a sense of what other people are saying, what they need.

You worked in New York for several years.
I started out working for some really big corporations, but they were too confining. That's fine for some, but I wanted more. I wanted the opportunity to take my life as far as I could, and I knew I wasn't going to get that there. At GMC, that's what I offer my loan officer. I want the ones that want the most out of life, and at GMC that is the best of what they get. I provide all the tools they need, and I don't waste my resources on anyone who isn't going to use those resources to the max.

That sounds harsh.
Not harsh—straight. Truth is, I provide a state-of-the-art facility, reinvest millions of dollars on leads, technology and training for my people, and have devised a pay structure so all of us can be successful, not just me. Beyond that, what I provide for my people is something you just can't get in many places—access to me. Ask anyone in my firm and they will tell you I pay attention to them. I believe every one of us learns everyday, and I listen to counsel easily but, as sales goes, no one can beat me. And that is the best of what I offer my people—insight into the mind of a sales guy. Yeah, I'm in management but, in my bones, I'm a sales guy, and when I speak to them it's not from a managerial point of view, it's about them and being the best at their lives. They trust that because it's real.

So you left corporate America and entered the business world in New York.
The first company I started was a real estate firm located in the attic of a two-family house that I converted to office space for six months free rent. I had no technology and virtually zero finances available. I knew I would never survive just waiting for deals to close. Besides, sitting back and waiting is just not my style. I'm a proactive player. I had to find an angle to support my business and give it a chance to become established. So I developed the first of many of what I call "cutting edge" ideas. I used the rental market to create short-term cash flow by devising a service to the homeowner at no cost to them. We were a start-up company who took over the rental market on Staten Island and Brooklyn. I tapped into an area most other realtors weren't interested in and turned it into a booming business in and of itself.

What do you mean by cutting edge?
The thing that makes you stand apart from the masses. It's the ideas you implement from nothing but your own mind because you know, in your gut, it will make all the difference between mediocrity and victory. You see it, you think it through, and then you take what you learned in the streets, take the shot and just make it happen.

Where did you go from there?
I moved into other areas of the industry continuing to capture a "cutting-edge" slant on the existing markets and created incredible success. Hard work and dedication have been key, but the client has always been my priority. Understanding their needs and providing the service they deserve is a huge requirement for success. You need to go the extra mile and just get it done. Those are the types of people that make up my company, and I won't stand for less. One thing I will always take with me, no matter what state I do business in, is my roots. Where I come from, you live to be of service, and there is no room in my company for anyone who isn't humble enough or tough enough to be just that. My people know we are here to service our clients to the very best of our potential. These people choose us to get their mortgage and we have a responsibility to do the very best job we can for each one of these individuals. I tell my people to always remember that on the other end of that phone line, is a person—a family.

Then why, at the height of your success in New York, did you move to South Florida?
As I expanded my knowledge of the industry, I saw Florida as one of the up-and-coming areas with tremendous opportunity for growth. South Florida and the surrounding areas provide spectacular settings to network and create new business. The energy is high. It's exciting and very alive.

Tell us a little bit about GMC Mortgage and Lending Services.
GMC was in the business for over 24 years with just two employees. In the past 18 months, we've turned into something big, with over 2,000 employees and 22 branches, including Florida branches in Ft. Lauderdale, Coral Springs, Deerfield Beach, Boca Raton, Jupiter, Orlando, Tampa and Jacksonville. We have a national presence and do business in 50 states, but Florida is our main focus. We want to be the No. 1 lender in the nation within the next three years, and I believe we will do it. Our product line is better than any other direct lending company in the industry right now. It's been specifically designed to service a broad spectrum of clientele by cutting across the grain of conventionality, giving us the ability to provide programs to both the consumer, who without complexity, can be serviced by a direct lender, as well as those whose options may otherwise have been limited to dealing with smaller broker-based companies and incurring their fees.

What is your opinion of real estate trends, present and future?
I see the real estate trend as always up. I'm very optimistic by nature, and through my eyes, all I see in owning real estate are countless advantages. You can sell it, rent it, speculate on it, build on it, knock it down, rebuild it or call me if you want to borrow against it. So many people spend time watching markets from the side lines and miss the whole game. I just gave you six exit strategies, so just buy it.

Do you see yourself dabbling into the real estate development game?
I'm always open to new opportunities, especially in real estate. Right now, I'm taking GMC to No. 1 lender in the nation, so the development game will have to wait a while. When I get there, if an opportunity presents itself, I would consider jumping into this arena, but only with a "cutting-edge" angle. Whatever I undertake, I'm in it to win, and to win it helps to have an edge. When the time comes, I'll show you how it's done.

Tell us your philosophy for success.
My success will ultimately be measured by the achievements of those who work with me. GMC will succeed because of the people who form our team. This group of people take responsibility for their own success and are willing to step up and fight to be the very best they can be. These people come together each day and work with an attitude of enthusiasm knowing they play a vital role in the success of this organization we are building together. No doubt, I have stringent standards within my corporation. It's a personal thing with me. I'm here to breed winners. As a leader, I see it as one of my biggest responsibilities and, in the long run, the greatest measure of my success. To me, it's all about each one person living our full potential. That's what I expect from my people but, more importantly, my people expect the same from themselves, and that's the "cutting-edge" element that achieves greatness. I learned in the streets, so to speak, and I take those lessons with me every day. I grew up with family and tradition and remember what's important. You live hard, both work and play. You give whatever you can every day. You use your mind to its fullest capacity and encourage everyone you touch to do the same. I'm in the game to provide the best of everything I have to offer to my clients, my staff, my family and myself. Life is successful if you do what you do the best you can do it. Sit tight—this is only the beginning. ■

EXIT

MICHAEL JACKSON
WHISKEY
AMERICAN THEOCRACY
START LATE, FINISH RICH
27Y2
Nativity Scene

VENICE, past and present
D. REATO
BLENKEY & NOBLE
WINDOWS ON THE WORLD COMPLETE
WINE COURSE
STERLING
100% CBD
LEAFYWELL
COOL GUMMY
CBD EDIBLES
MAX STRENGTH
180MG
LEAFYWELL
hemp UP
PREMIUM
FULL STRENGTH FORMULA
75MG
CBD
EASYDOSE
CANNABINOIDS
LEAFYWELL
PREMIUM CBD
750mg
PEACH RINGS
LEAFYWELL
PET SPRAY
100mg
LEAFYWELL
FULL SPECTRUM
CBD OIL
LEAFYWELL
LEAFYWELL
LEAFYWELL
LEAFYWELL

BERTANI
PAR

BACARDI
JAMES

PAC-MAN'S
ARCADE PARTY
Galaxian
Galaga '88
Dig Dug
MAPPY
DRAGON SPIRIT
PAC-MANIA
XEVIOUS
ROLLING THUNDER
RALLY-X
DOS EDNIAN
PAC-MAN
MS. PAC-MAN
Galaga