



ACTIVE BAR ADMISSIONS – FEDERAL, STATE, AND LOCAL

Federal

U.S. Court of Appeals, Eleventh Circuit
U.S. Tax Court
U.S. Bankruptcy Court, M.D. Florida
U.S. District Court, M.D. Florida

State and Local

The Florida Bar – Bar No. 1038575
State Bar of Texas – Bar No. 24134400
Miami-Dade Bar
Collier County Bar Association

PROFESSIONAL LICENSURE AND CERTIFICATIONS

Certified Public Accountant (CPA)

- Florida Division of Certified Public Accounting – Lic. AC49957 (Active)
- Texas State Board of Public Accountancy – Lic. 105825 (Active)

Certified Management Accountant (CMA) – Institute of Management Accountants – Cert. 61170 (Active)

Certified Internal Auditor (CIA) – Institute of Internal Auditors – Cert. 201138 (Active)

Certified Fraud Examiner (CFE) – Association of Certified Fraud Examiners – Cert. 1037806 (Active)

UNDERGRADUATE, GRADUATE, AND POST-GRADUATE EDUCATION

University of Miami School of Law – Coral Gables, Florida **December 2023**

Master of Laws (LL.M.) in Real Property Development

Advanced post-graduate law degree in commercial real estate development, including professional-level coursework in condominiums and mixed-use developments, commercial leasing, construction law, mortgage law, land title, land use and zoning, and complex real estate financing arrangements

Ave Maria School of Law – Naples, Florida **Graduated May 2022**

Juris Doctor (J.D.), *cum laude*

- Law Review: Editorial Board Member and Senior Editor (3L), Associate Editor (2L)
- Thesis selected for publication (see below under *Selected Publications*)
- Frances Xavier Cabrini Award, recipient; CALI Award, various subjects; Dean’s List, various semesters; full tuition merit scholarship, all semesters

Southern Methodist University, Edwin L. Cox School of Business – Dallas, Texas **Graduated May 2014**

Master of Science (M.S.) in Accounting with Tax Concentration

Southern Methodist University, Edwin L. Cox School of Business – Dallas, Texas **Graduated May 2013**

Bachelor of Business Administration (B.B.A.) in Accounting with Honors

- Completed undergraduate studies in *three years* (six semesters) resulting in early graduation
- Departmental honors, Caruth Institute for Entrepreneurship; distinguished senior recognition

SELECTED PUBLICATIONS

How the Feds Could Regulate Crypto (and Why All Is Not Lost for Investors) **January 2023**

Entrepreneur Magazine

Transhumanism: Morality and Law at the Frontier of the Human Condition **May 2022**

Ave Maria Law Review Volume 20; also available on Amazon

2021 Year End Tax Planning for Crypto Traders **December 2021**

LinkedIn (self-published)

Non-Fungible Tokens: A New Way to Securitize Digital (and Real-World) Assets **June 2021**

Entrepreneur Magazine

Finally, the Feds Are Cutting Startups Some Slack: Why the New Tax Law Is a Game-Changer **April 2018**

Entrepreneur Magazine

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PROFESSIONAL EXPERIENCE

The Law Office of Chad D. Cummings PLLC – Naples, Florida and Dallas, Texas

Attorney, Principal, and Managing Member

- **Applying real-world knowledge attained from the world's largest accounting firm, airline, and bank to deliver legal counsel to small and medium-sized businesses and their entrepreneurial owners to create, grow, scale, and exit their ventures, maximizing financial return and minimizing unnecessary risk**
- Specific legal practice areas include business transactions, venture capital, financing, insurance, deal structuring, commercial real estate development and leasing, business formation, outside general counsel, federal, state, and local tax, copyright and trademark, employment, joint ventures, and related domains

JPMorgan Chase & Co. – Dallas, Texas and Chicago, Illinois

Senior Associate, Financial Planning and Analysis (FP&A) – Commercial Banking

- **Provided financial modeling, including capacity modeling, supporting the Commercial Banking line of business (LOB) leveraging Qlikview, QlikSense, Tableau, and MS SQL Report Studio**
- Prepared quarterly business review (QBR) and executive management review (EMR) decks for presentation to LOB senior management highlighting KPIs (e.g., deal cycle time); lead analyst for preparation of financial statements for commercial banking client onboarding team

American Airlines Inc. – Fort Worth, Texas

Senior Financial Analyst (Team Lead): Corporate Real Estate and Legal

Selected capex projects:

FINANCIAL MANAGEMENT: CAPITAL INVESTMENT

- **Lead FP&A analyst for the corporate real estate capital budget comprising \$500 million+ in annual facility capital investment (domestic and international), including budgeting, forecasting, prioritization, and strategic long-term planning for airports**
- Authored and presented over 70 formal project proposals to the CFO to secure over \$990 million in facility investment using multivariate cash flow models incl. NPV, IRR, mIRR, WACC, and other measures
- Designed several new construction project cash flow forecasting models in Oracle Hyperion Essbase and Planning and Microsoft Excel
- Produced 20 ad hoc reports monthly, on average, using Tableau, Oracle Hyperion Essbase and Planning, SAP Financials/HANA, IBM Cognos, and SQL (MS SQL, MySQL, and Teradata) to forecast capital spend
- Served as liaison to IT finance to synchronize facility construction and information technology capital outlay for presentation to the controller

- LAX Terminal Redevelopment
Los Angeles, California
- LGA Terminal Reconstruction
New York, New York
- New AA Global Headquarters
Fort Worth, Texas
- BOS Terminal Redevelopment
Boston, Massachusetts
- DFW Future Terminal Study
Fort Worth, Texas
- SFO Terminal Redevelopment
San Francisco, California
- EU GDPR & California CCPA
Data Governance and Privacy Technology Implementation

FINANCIAL MANAGEMENT: OPERATING EXPENSE

- Managed the facilities lease operating budget for the world's largest airline encompassing \$1.6 billion in annual spend (3rd largest corporate P&L line), including ASC 842 implementation
- Performed the required monthly close, forecast, and reconciliation FP&A activities for facilities leases; generated variance explanations in a variety of formats (including waterfalls) for prior month and ROY activity for presentation to the controller to "tell the story" of the business unit
- Prepared an average of six funding packages each month for new and existing facilities for presentation to and approval by the CFO, including market comps, opportunity cost analysis, NPV, mIRR, and more
- Authored ad hoc lease and facilities investment reports using Costar Real Estate Manager

Food on the Fly LLC – Dallas, Texas

Founder, Principal, and Lead Developer

OPERATIONS, STRATEGIC PLANNING, AND FINANCIAL MANAGEMENT

- **Created first-to-market mobile ordering and delivery platform connecting time-constrained air passengers with existing food, beverage, and retail outlets in airports**
- Featured at Techweek NYC and LA keynote speaker as “Best of the Best” in Q4 2015
- Authored extensive 200-page business plan and operations manual articulating the market opportunity created by rebanking and network-wide schedule changes implemented by American Airlines and business concept, technical specifications, and financials to serve in discussions with external stakeholders
- Solicited seed funding from accredited external investors to fund development; handled day-to-day bookkeeping, including the preparation of GAAP financial statements and filings with tax agencies

DESIGN AND TECHNICAL KNOWLEDGE

- Wrote code as a full stack web and mobile application developer (HTML/PHP/Laravel, Javascript) and assisted in analysis and implementation of third-party APIs and packages, including Amazon Web Services (AWS), Twilio, Stripe, Omnivore, and FlightAware
- Applied knowledge of SQL database engineering to facilitate data mining and extrapolate revenue-driving relationships between operational variables
- Charted the long-term product roadmap to expedite continuous improvement of the customer-facing product by integrating recently commercialized technologies such as Web3, NFC, and ApplePay

PricewaterhouseCoopers LLP – Dallas, Texas

Associate – SALT-FS (Venture Capital and Private Equity Financial Services)

- **Delivered private equity tax compliance and consulting services to numerous high-profile financial services clients (see inset at right)**
- Special focus on multi-state corporate and pass-through entity many-tiered investment structures including AIVs, funds-of-funds, SPVs, and real estate distressed assets
- Architected sophisticated SQL (MS Access)-based compliance tracking database and web portal to streamline responses to compliance notices
- Successfully negotiated tens of thousands of dollars in tax abatements legally and ethically using professional tax research methods, requiring knowledge and application of the Internal Revenue Code, Treasury Regulations, and state tax law

Selected engagements:

Texas Pacific Group
Fort Worth, TX

Goldman Sachs
New York, NY

Lone Star Funds
Dallas, TX

Neuberger Berman
New York, NY

HGGC
Palo Alto, CA

End of curriculum vitae