

Joe Cross has been involved in both the housing industry and financial services for more than Thirty years. After a tour in the Marines he contracted with a resort development company for national sales and marketing. The project was 8,800 acres of mixed use and over 20% was sold prior to the start of the infrastructure.

He then became involved in the modular home market contracting with one of the nation's premier manufacturers/developers, Ryan Homes. At Ryan, Mr. Cross was responsible for the "bank packages" including financing for property acquisition, construction, mortgages and HOW programs. After each development was in place he consulted for the Minority and Woman Owned Business (MWOB) program for export that he established through Ryan. Prior to the end of his contract this entity shipped over \$43 Million in panelized homes to Third World countries.

For his next project Mr. Cross acquired an aircraft marketing firm that bought, sold and leased heavy transport aircraft and engines worldwide. Selling that business in 1999 he moved to Belize to manage an offshore holding company that he had established in 1994. Returning to the states to take care of some family business he joined his current business partner in the mortgage banking industry and they established Sterling Capital Group specializing in sub-prime residential mortgages and commercial loans.

Additionally Mr. Cross is the CEO of an underwater treasure recovery company and a credit restoration and debt reduction company. Upon his introduction to HouseCraft, Mr. Cross was impressed by the proposed utilization of technology in a synergistic manner to bring about a revolution in the housing industry. He has participated as an advisor to the CEO and Board.