

Curriculum Vitae

Education

Doctor of Business Administration in Finance, with Honors, University Scholar
Kennesaw State University, Kennesaw, Georgia, 2014

Graduate Certificate in Economic Development, with Honors
University of Southern Mississippi, Hattiesburg, Mississippi, 2018

Master of Business Administration in Management, with Honors
University of Mobile, Mobile, Alabama, 1991

Bachelor of Arts in Political Science
University of North Carolina, Chapel Hill, North Carolina, 1982

Academic Faculty Appointments

Mitchell College of Business

University of South Alabama, Mobile, Alabama

Professor of Finance and Real Estate, 2023-Present

Graduate Faculty, 2019-Present

Associate Professor of Finance and Real Estate, 2019-2023

Assistant Professor of Finance and Real Estate, 2014-2019

Visiting Instructor of Finance and Real Estate, 2013-2014

Adjunct Instructor of Finance and Real Estate, 2008-2013

Teach bachelor's, master's, and doctoral finance and real estate classes. Serve on College and Departmental Promotion and Tenure Review Committees. Serve on the College International Committee. Serve on College and Departmental Faculty Search Committees. Serve as academic advisor to undergraduate and graduate students.

Dillard College of Business

Midwestern State University, British Studies Program at Queen Mary University, London, United Kingdom

Professor of International Business, 2015-Present

Teach bachelor's and master's international business classes

Academic Administration Appointments

Mitchell College of Business

University of South Alabama, Mobile, Alabama

Interim Assistant Dean for Financial Affairs, 2021-Present

Collaborate with academic affairs, budgeting, and finance offices to address and resolve financial issues within the college. Provide financial and strategic oversight and direction of the college's planning and budget management platform. Adhere to standards that promote diverse, equitable, and inclusive participation from all members of the college leadership team. Work to strengthen financial resources in support of academic and research programs.

Executive Director, South Alabama Center for Business Analytics, Real Estate, and Economic Development, 2015-Present

Provide real estate advisory and counseling services for internal and external clients, including 41 contract, grant, and research initiatives totaling \$1,000,964, focused on real estate markets, economic impact analysis, econometrics and analytics, macroeconomics and monetary policy, financial and capital forecasting, and blockchain and digital asset technologies. Design and host hundreds of electronic dashboards illustrating findings from empirical research, internal research studies, and client-based projects. Lead and mentor a research team of undergraduate and graduate research assistants. Supervise alignment with the Mitchell College of Business Ph.D. in Business Analytics program as a data, modeling, dissertation research, and writing support resource. Annually award over 750 hours of professional continuing education to more than 350 real estate, legal, and accounting professionals through two on-campus conferences focused on real estate markets, monetary policy, and business analytics. Solicit external donations from key supporters totaling \$414,500.

Academic Achievements, Awards, and Honor Societies

Founder and Director (2021-Present), \$100,000 Jaguar Realty Endowed Scholarship, an Endowed Scholarship to support the Jaguar Realty Internship Program, Mitchell College of Business, University of South Alabama, Mobile, Alabama.

Founder and Director (2020-Present), Jaguar Realty Internship Program, a Bridge from Education to Practice for Undergraduate Real Estate Students, Mitchell College of Business, University of South Alabama, Mobile, Alabama.

Profiled Member (2020), *American Real Estate Society Newsletter*, Volume XXXV, Number 1, American Real Estate Society.

Faculty Advisor (2018-2019), International Student Real Estate Team Competition, Mitchell College of Business, University of South Alabama. Overall Grand Prize Winner in the Capright 2019 REALizing Returns University Race, resulting in a 39.10% annual return and a \$10,000 prize.

Profiled Faculty Advisor (2019), Featured in a *Business Alabama* article, "South Alabama Wins National Portfolio Challenge," about advising real estate students in their victory in the Altus Analytics 2018 REAL CONFIDENCE Challenge.

Outstanding Graduate Student Award (2018), Master of Economic Development, University of Southern Mississippi

Faculty Advisor (2017-2018), International Student Real Estate Team Competition, Mitchell College of Business, University of South Alabama. 4-time Quarterly Winner and Overall Grand Prize Winner in the Altus Analytics 2018 REAL CONFIDENCE Challenge, resulting in a 16.12% annual return and a \$40,000 prize.

Professor of the Year (2016), Mitchell College of Business, University of South Alabama.

International Honor Society of Beta Gamma Sigma (2014)

University Scholar Award (2014), Kennesaw State University

Doctoral Student Award (2014), American Real Estate Society

International Honour Society of Alpha Sigma Gamma (2013)

Honor Society of Phi Kappa Phi (2013)

International Scholar Laureate (2013)

Doctoral Student Award (2013), American Real Estate and Urban Economics Association

Golden Key International Honor Society (2012)

Academic Research Awards

Best Paper Award (2019), Academy of Business Research International Conference, New Orleans, Louisiana

Best Paper Award (2018), Academy of Business Research International Conference, New Orleans, Louisiana

Practitioner's Research Award (2015), Annual Meeting of the American Real Estate Society, Sanibel, Florida

Practitioner's Research Award (2014), Annual Meeting of the American Real Estate Society, San Diego, California

Best Paper Award (2013), Academy of Business Research International Conference, New Orleans, Louisiana

Best Paper Award (2012), Academy of Business Research International Conference, Biloxi, Mississippi

Best Paper Award (2012), Academy of Business Research International Conference, New Orleans, Louisiana

Professional Designations

Certified Distance Education Instructor (CDEI), Association of Real Estate License Law Officials, Chicago, Illinois, 2016
Certified International Property Specialist (CIPS), National Association of Realtors, Chicago, Illinois, 2013
Short Sale and Foreclosure Resource (SFR), National Association of Realtors, Chicago, Illinois, 2013
Certified Real Estate Brokerage Manager (CRB), 2012, Council of Real Estate Brokerage Managers, Chicago, Illinois
Accredited Land Consultant (ALC), 2007, Realtors Land Institute, Chicago, Illinois
Residential Mortgage Lender (RML), 2002, National Association of Mortgage Brokers, Washington, D.C.
Certified Commercial Investment Member (CCIM), 1997, CCIM Institute, Chicago, Illinois
Certified Shopping Center Manager (CSM), 1993, ICSC, New York, New York

Professional Licenses

Licensed Real Estate Broker, State of Alabama, 1986–Present
Licensed Real Estate Broker, State of Louisiana, 2004–2012; 2017–Present
Title II Federal Housing Administration Lender, U.S. Department of Housing & Urban Development, 2004–2009
Licensed Mortgage Broker, State of Alabama, 2002–2009
Licensed Mortgage Broker, State of Louisiana, 2002–2009
Veterans Administration, U.S. Department of Veterans Affairs, 2002–2009
Licensed Homebuilder, State of Alabama, 2002–2009
Licensed Real Estate Broker, State of Florida, 1997–1999
Licensed Real Estate Broker, State of North Carolina, 1983–2003

Executive Education

Business in the Metaverse Economy, The Wharton School, University of Pennsylvania, Philadelphia, Pennsylvania, 2022
Economics of Blockchain and Digital Assets, The Wharton School, University of Pennsylvania, Philadelphia, Pennsylvania, 2022
Executive Communication and Media Skills, The Buckley School for Public Speaking, Camden, South Carolina, 1999

Fellowships

Academic Fellow, American Real Estate Society, Athens, Ohio, 2016–Present
Faculty Fellow in Service Learning and Community Engagement, University of South Alabama, Mobile, Alabama, 2020

Leadership Training

Leadership Alabama, 2019, Montgomery, Alabama
Leadership Mobile, 2001, Mobile, Alabama

Publicly Held Company Leadership

Board of Directors Member (Appointed by the CEO, 2022-Present), Heritage Community Foundation, a community outreach organization operated by The First Bank (NASDAQ: FBMS), Hattiesburg, Mississippi
Advisory Board Member (Appointed by the CEO, 2016-Present), The First Bank (NASDAQ: FBMS), Hattiesburg, Mississippi
Advisory Board Member (Appointed by the CEO, 1999-2004), BBVA Bank (NYSE: BBVA), Birmingham, Alabama

Privately Held Company Leadership

Principal and President, The Chamberlin Company (2006-Present), Mobile, Alabama

Provide real estate advisory and counseling services to Alabama, Louisiana, and Mississippi clients. Commercial real estate projects include Walgreens-leased investment properties in Franklin and Port Allen, Louisiana; Dollar General-leased investment properties in Gulfport, Jackson, and Hattiesburg, Mississippi; Cottage Knoll Office Plaza in Mobile, Alabama; Northside Plaza Shopping Center in Prichard, Alabama; and Southview Plaza Shopping Center in Tillman's Corner, Alabama. Residential real estate projects include River Bend Camp, fronting the Pascagoula River in George County, Mississippi.

Principal and President, The Cummings Company (2007-2012; Sold the company in 2012), Mobile, Alabama

Provided commercial and residential real estate development, brokerage, leasing, and property management services to Alabama and Louisiana clients. Commercial projects included Arbors on the Lake Apartments in New Orleans, Louisiana, and Northpointe Apartments in Saraland, Alabama. Residential subdivision projects included Snowden Place in Mobile, Alabama.

Principal and President, Cummings Construction Company (2002-2012; Sold the company in 2012), Mobile, Alabama

Provided residential and resort construction and construction management services for Alabama clients. Single-family residential construction projects included Audubon Place, De Soto Landing, Tovar Court, and West End Landing in Dauphin Island, Alabama; Sehay in Daphne, Alabama; and Hawthorne Glen and Idlewild and in Fairhope, Alabama. Resort construction projects included The Dock and The Fish Camps in Dauphin Island, Alabama.

Principal and President, Cummings Mortgage Company (2002-2012; Sold the company in 2012), Mobile, Alabama

Provided commercial and residential mortgage lending services to Alabama and Louisiana clients, including the U.S. Department of Housing and Urban Development FHA-, U.S. Veterans Administration-, and U.S. Department of Agriculture-insured residential mortgage loans.

Principal and President, Island Realty Corporation, and Island Resort Management (2001-2007; Sold the companies in 2007), Dauphin Island, Alabama

Provided residential and resort real estate development, brokerage, management, and leasing services to Alabama clients. Waterfront residential projects included Audubon Place, DeSoto Landing, and Tovar Court, fronting the Gulf of Mexico, and West End Landing, fronting the Mississippi Sound in Dauphin Island, Alabama. Waterfront resort projects included The Dock, fronting the Dauphin Island Harbor, and The Fish Camps, fronting Aloe Bay in Dauphin Island, Alabama. Residential subdivision projects included River Meadows and Yancey Glen in Mobile, Alabama, and Hawthorne Glen and The Willows in Fairhope, Alabama.

Principal and Vice President, Development, Saad Realty Group, (1996-2001), Mobile, Alabama

Provided commercial and residential real estate development services to Alabama, Florida, and Louisiana clients. Commercial projects included Federal Express-leased properties in Baton Rouge, Louisiana; Birmingham, Alabama; Nashville, Tennessee; New Braunfels, Texas; and Wichita, Kansas; Hollywood Video-leased properties in Mobile, Alabama; O'Neill Theaters-leased properties in Crestview, Florida and Prattville, Alabama; Rave Theaters-leased properties in Daphne and Montgomery, Alabama, and Pensacola, Florida. Residential projects included Grant Park, a patio home subdivision, and Heron Lakes, a residential golf course community, in Mobile, Alabama.

Senior Manager, Development, Leasing, and Property Management, White-Spunner Commercial Development (1988-1996, Mobile, Alabama

Provided commercial real estate development, brokerage, management, and leasing services to Alabama-based clients invested in a retail shopping center portfolio exceeding 2.8 million square feet in Daphne, Fairhope, Mobile, Saraland, and Spanish Fort, Alabama; Panama City and Panama City Beach, Florida; and Jackson, Mississippi. Also designed, constructed, implemented, and managed the company's property management information systems.

Manager, Leasing and Property Management, Herman Maisel & Company, (1986-1988), Mobile, Alabama

Provided professional commercial real estate development, brokerage, management, and leasing services to Alabama-based clients invested in a diverse retail, office, and warehouse portfolio exceeding 1.1 million square feet in Mobile, Alabama, and Meridian, Mississippi.

Principal and President, Community Management Services and Reliable Maintenance Corporation (1982-1986, Sold the companies in 1986), Charlotte, North Carolina

Provided full-service property management, construction, and maintenance services for 24 property owners associations governing 4,586 condominiums, townhouses, and patio homes.

Judicial System Leadership

Commissioner (Appointed by Mobile County Circuit Court Judge Sarah Stewart, 2009-2018), Mobile County Circuit Court Land Commission, Mobile County, Alabama

Commissioner (Appointed by Mobile County Probate Court Judge Don Davis, 2000-2018), Mobile, County Probate Court Land Commission, Mobile County, Alabama

Governmental Agency Leadership

Chair (Elected, 2022), Alabama Real Estate Commission, Montgomery, Alabama

Vice-Chair (Elected, 2020-2022), Alabama Real Estate Commission, Montgomery, Alabama

Commissioner (Appointed by Alabama Governor Robert Bentley, 2011-2022), Alabama Real Estate Commission, Montgomery, Alabama

Chair (Elected, 2018), City of Mobile Housing Authority, Mobile, Alabama

Vice-Chair (Elected, 2016-2018), City of Mobile Housing Authority, Mobile, Alabama

Commissioner (Appointed by City of Mobile Mayor Sandy Stimpson, 2016-2018), City of Mobile Housing Authority, Mobile, Alabama

Chair (Elected, 2003-2011), City of Mobile Board of Zoning Adjustment, Mobile, Alabama

Vice-Chair (Elected, 1998-2003), City of Mobile Board of Zoning Adjustment, Mobile, Alabama

Commissioner (Appointed by Mobile City Council President Reginald Copeland, 1997-2011), City of Mobile Board of Zoning Adjustment, Mobile, Alabama

Academic Society and Journal Leadership

Secretary and Executive Committee Member (Elected, 2021-Present), American Real Estate Society

Co-Editor (Appointed by Board of Directors, 2019-Present), *Journal of Real Estate Practice and Education*, American Real Estate Society

Board of Directors Member (Elected, 2016-2021), American Real Estate Society

Editorial Board Member (Appointed by Editor, 2013-Present), *Academy of Business Journal*, Academy of Business Research

Case Study Editor (Appointed by Board of Directors, 2015-2019), *Journal of Real Estate Practice and Education*, American Real Estate Society

President (Elected, 2015-2016), Future Leaders of the American Real Estate Society, American Real Estate Society

Chair (Appointed by Board of Directors, 2013-2016), Practitioner's Research Awards Sub-Committee, American Real Estate Society

Vice-Chair (Appointed by Board of Directors, 2012-2016), Research Committee, American Real Estate Society.

Advisory Board Member (Appointed by Mitchell College of Business Dean, 2006-2015), Center for Real Estate and Economic Development, Mitchell College of Business, University of South Alabama

President's Advisory Council Member (Appointed by University President, 2003-2014), University of Mobile

Professional Organization Leadership

Board of Directors Member (Elected, 2007-2011), Realtors Land Institute, Alabama Chapter, Montgomery, Alabama

President (Elected, 2007-2009), Realtors Land Institute, Alabama Chapter, Montgomery, Alabama

Founding Member (2007), Realtors Land Institute, Alabama Chapter, Montgomery, Alabama

Board of Directors Member (Elected, 1998-2000, 2002-2004), Alabama Association of Realtors, Montgomery, Alabama

Board of Directors Member (Elected, 1995-1996, 2005-2006, 2008-2009, 2013-2014), Mobile Area Association of Realtors, Mobile, Alabama

Past President (Elected, 2001), Mobile Area Association of Realtors, Mobile, Alabama
President (Elected, 2000), Mobile Area Association of Realtors, Mobile, Alabama
President-Elect (Elected, (1999), Mobile Area Association of Realtors, Mobile, Alabama
Treasurer (Elected, 1997-1998), Mobile Area Association of Realtors, Mobile, Alabama
President (Elected, 1999), Gulf Coast Multiple Listing Service, Mobile, Alabama
President (Elected, 1998), Commercial Investment Exchange, Mobile, Alabama
President-Elect (Elected, 1998), Gulf Coast Multiple Listing Service, Mobile, Alabama
Treasurer (Elected, 1997), Gulf Coast Multiple Listing Service, Mobile, Alabama

Refereed Research Publications

18. **Cummings, J. R.**, (2024), "The 'Dream Team' Approach to Teaching Real Estate Finance and Investment Analysis," *Journal of Real Estate Practice and Education*, 26(1), 1-16.
17. **Cummings, J. R.** (2022), "Jaguar Realty: A Bridge from Education to Practice for the Next Generation of Real Estate Professionals," *Journal of Real Estate Practice and Education*, 24:1, 86-92.
16. Affuso, E., **Cummings, J. R.**, Beebe, D. A., and Schultze, S. (2022), "Endogenous, Regime-Switching Hedonic Estimation of Commercial Waterway Water Quality Impact on Home Values in the Alabama Black Belt," *Sustainability*, 14, 11683.
15. Petrolia, D., Gould, S., Yun, S., **Cummings, J. R.**, and Maples, J. (2022), "Do Wind Mitigation Programs Affect Home Sale Values?" *Journal of Real Estate Research*, 1-23.
14. Huang, Y., **Cummings, J. R.**, Spahr, R. W., and Sundermann, M. A. (2022), "Public Auction Versus Private Negotiation in Residential Property Sales," *Journal of Housing Research*, 1-20.
13. **Cummings, J. R.**, Ramirez, G. G., Sharma, D. S. (2021), "The Market for Real Estate Sales Incentives," *Real Estate Finance*, 38(3).
12. **Cummings, J. R.**, Martinez, J. E., and Mills, M. T. (2020), "The Increasing Trend in Commercial Real Estate Lending by Community Banks: The Role of Deliberate Risk-Taking, 2001-2017," *Journal of Economics and Technology Research*, 2(1).
11. Dahal, R., Petrolia, D., Grala, R., Gordon, J., Munn, I., and **Cummings, J. R.** (2019), "A Hedonic Pricing Method to Estimate Value of Waterfront in the Gulf of Mexico," *Urban Forestry and Urban Greening*, 41(1), 185-194.
10. **Cummings, J. R.**, Lahtinen, K. D., and Hunsader, K. J. (2018), "Real Estate Pre-License Education: A National Call for Reporting Transparency," *Journal of Real Estate Practice and Education*, 21(1), 77-84.
9. **Cummings, J. R.**, Ramirez, G. G., Sharma, D. S., and Lahtinen, K. D. (2018), "Motivating Capital Investment by Using the Audit Process to Increase Financial Transparency," *Asian Journal of Finance and Accounting*, 10(1), 81-114.
8. Affuso, E., **Cummings, J. R.**, and Le, H. (2018), "Wireless Towers and Home Values: An Alternative Valuation Approach Using a Hedonic Spatial Error Model," *Journal of Real Estate Finance and Economics*, 56(4), p. 653-676.
7. Forrester, R. C., Martinez, J. E., and **Cummings, J. R.** (2017), "Funding Constraints at Community Banks: A Pre- and Post-2008 Recession Analysis of the Role of Federal Home Loan Bank Advances," *Southern Business and Economic Journal*, 40(1), 1-15.
6. Affuso, E., **Cummings, J. R.**, and Le, H. (2017), "The External Cost of Asbestos in the Housing Market," *Applied Economics Letters*, 25(6), p. 397-400.
5. **Cummings, J. R.**, and Epley, D. R. (2015), "Better Tourism Market Analysis by Including Import Gap Analysis," *Tourism Economics*, 21(3), 871-879.
4. **Cummings, J. R.** (2015), "Residential Real Estate Realities after the Financial Crisis: Examining the Effectiveness of Seller-Paid Incentives to Buyers and Agents," *Southern Business and Economic Journal*, 38(1), 1-29.
3. **Cummings, J. R.**, and Epley, D. R. (2014), "Total Requirements View of a Tourism and Hospitality Market is More Accurate than Traditional Location Quotients," *Tourism Economics*, 20(3), 1-20.
2. **Cummings, J. R.**, and Epley, D. R. (2013), "A National Employment Profile of the Real Estate Industry and the Appraisal Profession," *The Appraisal Journal*, 81(1), 129-142.
1. **Cummings, J. R.**, and Epley, D. R. (2012), "A Solution to Fulfill the Underwriter's Constant Need for Accurate Valuations: A True Sales Price," *Real Estate Finance*, 29(3), 12-20.

Research Conference Proceedings

9. Affuso, E., Bindele, F., and **Cummings, J. R.**, "A New Spatial Dynamic Panel Model to Forecast Future Elementary School Locations," Academy of Business Research International Conference, New Orleans, Louisiana, March 2019.
8. **Cummings, J. R.**, "A Team-Based Learning Approach to Teaching Principles of Real Estate," Academy of Business Research International Conference, New Orleans, Louisiana, March 2019.
7. Forrester, R. C., Martinez, J. E., and **Cummings, J. R.**, "Funding Constraints at Community Banks: A Pre- and Post-2008 Recession Analysis of the Role of FHLB Advances," Academy of Business Research International Conference, New Orleans, Louisiana, March 2015.
6. **Cummings, J. R.**, "Effectiveness of REIT Audit Strategies Designed to Signal Financial Transparency and Increase Capital Investment after Financial Crisis," Academy of Business Research International Conference, New Orleans, Louisiana, March 2015.
5. **Cummings, J. R.**, and Epley, D. R., "A Total Requirements View of a Hospitality Market Is More Accurate than Traditional Location Quotients," Academy of Business Research International Conference, Biloxi, Mississippi, November 2012.
4. **Cummings, J. R.**, "Financial Transparency Signaling After the Financial Crisis: Did REITs Adopt More Aggressive Audit Strategies?" Academy of Business Research International Conference, Biloxi, Mississippi, November 2012.
3. **Cummings, J. R.**, "Residential Real Estate Realities After the Financial Crisis: Examining the Effectiveness of Seller-Paid Incentives to Buyers and Agents," Academy of Business Research International Conference, Biloxi, Mississippi, November 2012.
2. **Cummings, J. R.**, "All Disasters Are Not Created Equal," Academy of Business Research International Conference, New Orleans, Louisiana, March 2012.
1. **Cummings, J. R.**, "Trust in Corporate Real Estate Services Providers Outsourcing Relationships," Academy of Business Research International Conference, New Orleans, Louisiana, March 2012.

Research Under Review and in Progress

14. Istiak, K., **Cummings, J. R.**, Forrester, R. C., and Adams, M., "Examining the Impact of Vulnerability and the Law of Justice on the IFRS Adoption Decision," under review at the *International Journal of Accounting, Auditing, and Taxation*.
13. **Cummings, J. R.**, "Driving Tourism: The Economic Importance of the Dauphin Island Sea Lab," in progress, targeted at *Tourism Economics*.
12. **Cummings, J. R.**, "Carbon Capture: Good for the Environment, Great for the Economy," in progress, targeted at *Review of Environmental Economics and Policy*.
11. **Cummings, J. R.**, "Fighting Food Insecurity in Alabama: Critical to Its People and Economy," in progress, targeted at *Economic Development Quarterly*.
10. Affuso, E., and **Cummings, J. R.**, "Unlocking Real Estate Preferences: Assessing the Impact of Housing Features on Property Sales during the Covid-19 Lockdown," targeted at *Real Estate Economics*.
9. Mills, M. A., Cummings, J. R., & Forrester, R. C., "The Post-Covid Importance of Increasing American Student Participation in Study Abroad Programs," in progress, targeted at *Frontiers: The Interdisciplinary Journal of Study Abroad*.
8. **Cummings, J. R.**, and Affuso, E., "A Multi-Variate Time-Series Analysis of the Market for Major Cryptocurrencies," targeted at *Economics Letters*.
7. Ekeroma, J., **Cummings, J. R.**, and Affuso, E., "Harnessing the Power of Smart Contracts in Real Estate," targeted at the *Journal of Real Estate Research*.
6. Ekeroma, J., **Cummings, J. R.**, and Affuso, E., "When Bad Things Happen to Good People: Why Do Foreclosure and Short Sales Happen?" targeted at *Real Estate Economics*.
5. Annulis, C. C., **Cummings, J. R.**, Stupavsky, J., Forrester, R. C., "Adding 'Green' to the Palette: Sustainability Preferences of United Kingdom versus American Cosmetics Consumers," targeted at the *Journal of Business Research*.
4. Ekeroma, J., **Cummings, J. R.**, and Affuso, E., "When Airbnb Fights Back: The Untold Story of Renter Destruction," targeted at *Journal of Real Estate Finance and Economics*.
3. **Cummings, J. R.**, Affuso, E., Beebe, A., and Schultze, S., "Impact of Recreational Public Water Access on Home Values in Alabama," targeted at *Tourism Economics*.

2. Ekeroma, J., **Cummings, J. R.**, and Affuso, E., "A Geospatial Approach to Airbnb's Impact on Residential Home Values," targeted at the *Journal of Housing Research*.
1. Davis, J., Affuso, E., and **Cummings, J.R.**, "The Impact of Historical Preservation on Property Value: The Case of Mobile, Alabama," targeted at *Urban Economics*.

Research Conference Presentations

36. Affuso, E., **Cummings, J. R.** (Presenter) Davis, J. "Measuring Lead Water Pipe Replacement as a Positive Externality: Using Hedonic Price Modeling to Affirm Positive Policy Implications," European Real Estate Society Annual Conference, Gdansk, Poland, June 2024 (Scheduled).
35. Affuso, E. (Presenter), **Cummings, J. R.** "Unlocking Real Estate Preferences: Assessing the Impact of Housing Features on Property Sales During the Covid-19 Lockdown," American Real Estate Society Annual Conference, Orlando, Florida, March 2024.
34. Affuso, E., **Cummings, J. R.** (Presenter) Davis, J. "Measuring Lead Water Pipe Replacement as a Positive Externality: Using Hedonic Price Modeling to Affirm Positive Policy Implications," American Real Estate Society Annual Conference, Orlando, Florida, March 2024.
33. **Cummings, J. R.**, (Co-Presenter) Howard, M., and Sabol, M. "Utilizing Free Statistical Software for Research, Teaching, and Analytic Projects," Annual Meeting of the Southern Management Conference, St. Petersburg, Florida, October 2023.
32. **Cummings, J. R.** (Presenter), "A 'Dream Team' Approach to Teaching Real Estate Investment Analysis," American Real Estate Society Annual Conference, San Antonio, Texas, March 2023.
31. **Cummings, J. R.**, "A 'Dream Team' Approach to Teaching Real Estate Investment Analysis," Financial Educator's Association Annual Conference, San Antonio, Texas, September 2022.
30. Stupavsky, J., and **Cummings, J. R.** (Presenter), "Using Data Visualization to Motivate Community Engagement in Support of Long-Term Real Estate Values," European Real Estate Society Annual Conference, Milan, Italy, June 2022.
29. Stupavsky, J., and **Cummings, J. R.** (Presenter), "Using Data Visualization to Motivate Community Engagement in Support of Long-Term Real Estate Values," American Real Estate Society Annual Conference, Bonita Springs, Florida, April 2022.
28. Stupavsky, J. (Presenter), and **Cummings, J. R.**, "Using Data Visualization to Motivate Community Engagement in Support of Long-Term Real Estate Values," Association for University Business and Economic Research Annual Conference, Boulder, Colorado, February 2022.
27. **Cummings, J. R.** (Presenter), and Pittman, J., "Embracing Engagement to Advance Learning and Scholarship in Challenging Times," 11th Annual University of South Alabama Conference on Teaching and Learning, Mobile, Alabama, May 2021.
26. **Cummings, J. R.**, "From the Great Recession to the Coronavirus Recession: An Examination of Change in the U.S. Real Estate Industry," American Real Estate Society Annual Conference (Virtual), March 2021.
25. Petrolia, D., Gould, S., Yun, S., **Cummings, J. R.** (Presenter), and Maples, J., "Is a FORTIFIED Home a Good Investment?" American Real Estate Society Annual Conference (Virtual), March 2021.
24. Petrolia, D. (Presenter), Gould, S., Yun, S., **Cummings, J. R.**, and Maples, J., "Is a FORTIFIED Home a Good Investment?" Southern Agricultural Economics Association Annual Conference, Irvine, Texas, February 2021.
23. Petrolia, D. (Presenter), Gould, S., Yun, S., **Cummings, J. R.**, and Maples, J., "Is a FORTIFIED Home a Good Investment?" 2020 Bays and Bayous Symposium (Virtual), December 2020.
22. Petrolia, D. (Presenter), Gould, S., Yun, S., **Cummings, J. R.**, and Maples, J., "Is a FORTIFIED Home a Good Investment?" Alabama Association of Floodplain Managers Annual Conference, Gulf Shores, Alabama, October 2020.
21. **Cummings, J. R.**, "The Development, Implementation, and Growth of Jaguar Realty: A Novel Approach to Growing an Undergraduate Real Estate Major," American Real Estate Society Annual Conference, Sanibel, Florida, April 2020 (Postponed due to COVID-19).
20. Dahal, R., Petrolia, D., Grala, R., Gordon, J., Munn, I., and **Cummings, J. R.** (Presenter), "A Hedonic Pricing Method to Estimate Value of Waterfront on Gulf of Mexico," American Real Estate Society Annual Conference, Paradise Valley, Arizona, April 2019.
19. **Cummings, J. R.** (Presenter), Martinez, J. E., and Mills, M. T., "The Increasing Trend in Commercial Real Estate Lending by Community Banks: The Role of Deliberate Risk-Taking, 2001-2017," Academy of Business Research International Conference, New Orleans, Louisiana, March 2019. **Won Best Paper Award.**

18. Forrester, R. C., Martinez, J. E., and **Cummings, J. R.** (Presenter), "Community Bank Capital Requirements: The Impact on Small Business Loans," Academy of Economics and Finance Annual Conference, Jacksonville, Florida, March 2019.
17. **Cummings, J. R.**, "A Team-Based Learning Approach to Teaching Principles of Real Estate," American Real Estate Society Annual Conference, Bonita Springs, Florida, April 2018.
16. Affuso, E., Bindele, F., and **Cummings, J. R.** (Presenter), "A New Spatial Dynamic Panel Model to Forecast Future Elementary School Locations," American Real Estate Society Annual Conference, Bonita Springs, Florida, April 2018.
15. **Cummings, J. R.**, "A Team-Based Learning Approach to Teaching Principles of Real Estate," Academy of Business Research International Conference, New Orleans, Louisiana, March 2018. *Won Best Paper Award.*
14. Affuso, E., Bindele, F., and **Cummings, J. R.** (Presenter), "A New Spatial Dynamic Panel Model to Forecast Future Elementary School Locations," Academy of Business Research International Conference, New Orleans, Louisiana, March 2018.
13. Affuso, E., **Cummings, J. R.** (Presenter), and Le, H., "The External Cost of Asbestos in the Housing Market," American Real Estate Society Annual Conference, San Diego, California, April 2017.
12. Affuso, E., Bindele, F., **Cummings, J. R.** (Presenter), and Le, H., "Robust Inference for Spatial Econometric Models: Nonparametric, Rank-Based Approach," American Real Estate Society Annual Conference, San Diego, California, April 2017.
11. Affuso, E., **Cummings, J. R.** (Presenter), and Le, H., "Wireless Towers and Home Values: An Alternative Valuation Approach Using a Hedonic Spatial Error Model," American Real Estate Society Annual Conference, Denver, Colorado, April 2016.
10. **Cummings, J. R.** (Presenter), Ramirez, G., and Sharma, D., "Motivating Real Capital Investment by Using the Audit Process to Increase Financial Transparency," American Real Estate Society Annual Conference, Sanibel, Florida, April 2015.
9. **Cummings, J. R.**, "Why Worlds Should Collide: The Importance of Bringing Industry Experts to the Classroom," American Real Estate Society Annual Conference, Sanibel, Florida, April 2015.
8. Forrester, R. C., Martinez, J. E., and **Cummings, J. R.** (Presenter), "Funding Constraints at Community Banks: Pre- and Post-2008 Recession Analysis of Role of FHLB Advances," Academy of Business Research International Conference, New Orleans, Louisiana, 2015.
7. **Cummings, J. R.**, "Motivating Real Estate Sales: Buyer and Seller Incentives," American Real Estate Society Annual Conference, San Diego, California, April 2014.
6. **Cummings, J. R.**, "Effectiveness of REIT Audit Strategies Designed to Signal Financial Transparency and Increase Capital Investment after the Financial Crisis," American Real Estate Society Annual Conference, Kona, Hawaii, April 2013.
5. **Cummings, J. R.**, "Effectiveness of REIT Audit Strategies Designed to Signal Financial Transparency and Increase Capital Investment after the Financial Crisis," Academy of Business Research International Conference, New Orleans, Louisiana, March 2013. *Won Best Paper Award.*
4. **Cummings, J. R.** (Presenter), and Epley, D.R., "A Total Requirements View of a Hospitality Market Is More Accurate than Traditional Location Quotients," Academy of Business Research International Conference, Biloxi, Mississippi, November 2012.
3. **Cummings, J. R.**, "Financial Transparency Signaling After the Financial Crisis: Did REITs Adopt More Aggressive Audit Strategies?" Academy of Business Research International Conference, Biloxi, Mississippi, November 2012.
2. **Cummings, J. R.**, "Residential Real Estate Realities After the Financial Crisis: Examining the Effectiveness of Seller-Paid Incentives to Buyers and Agents," Academy of Business Research International Conference, Biloxi, Mississippi, November 2012. *Won Best Paper Award.*
1. **Cummings, J. R.**, "All Disasters Are Not Created Equal," Academy of Business Research International Conference, New Orleans, Louisiana, March 2012. *Won Best Paper Award.*

Advisory and Counseling Projects

41. A Comprehensive Analysis of Funding and Salary Disparities between Alabama Assistant District Attorneys and Indigent Client Attorneys, conducted for the Office of Prosecution Services, Alabama District Attorneys Association, Montgomery, Alabama (in process).
40. A 25-Year Aggregated Economic Impact Analysis of Ship Manufacturing, conducted for Austal USA, Washington, D.C. (in process).
39. Economic Impact Analysis of Proposed Longleaf Carbon Capture and Storage Hub, conducted for Tenaska, Omaha, Nebraska, 2024.

38. A 10-Year Aggregated Economic Impact Analysis of Airplane Production, conducted for Airbus Americas, Washington, D.C., 2024.
37. License Application and Review Rubric and Model Development, conducted for the Alabama Medical Cannabis Commission, Montgomery, Alabama, 2023.
36. Economic Impact Analysis of the Alabama Food Bank Network, conducted for Feeding Alabama, Montgomery, Alabama, 2022.
35. Economic Impact Analysis of proposed retail development in Saraland, Alabama, conducted for Vallas Realty, Mobile, Alabama, 2022.
34. Economic Impact Analysis of the Film, Television, and Music Industries in Alabama, conducted for the Alabama Film and Music Alliance, Mobile, Alabama, 2022.
33. Economic Impact Analysis of the Gulf Intracoastal Waterways in the Alabama Black Belt, conducted for the Delta Regional Authority, Jackson, Mississippi, 2021.
32. Economic Impact Analysis of Azalea City Golf Course, conducted as part of a Recreational Entrepreneurial Study conducted by the Melton Center of Innovation and Entrepreneurship for the Director of Parks and Recreation, Office of the Mayor, City of Mobile, Mobile, Alabama, 2021.
31. Community Dashboard Development, conducted for Coastal Conversations, Mobile, Alabama, 2021.
30. Economic Impact Analysis of the Dauphin Island Sea Lab, conducted for the Office of the Executive Director, Dauphin Island Sea Lab, Dauphin Island, Alabama, 2021.
29. Economic Impact Analysis of Proposed USA Health Baldwin County MAPP Campus Surgical and Emergency Health Care Facility, conducted for the Office of the President, the Office of the Vice-President of Medical Affairs, USA Health, and the Office of Governmental Affairs, University of South Alabama, Mobile, Alabama, 2020.
28. Regional Occupations Forecast Analyst, conducted for the Office of the Provost, University of South Alabama, Mobile, Alabama, 2020.
27. Review of Independent Economic Impact Analysis Study of the University of South Alabama, conducted for the Office of the Vice-President of Finance and Business Affairs and the Office of the Vice-President of Research and Economic Development, University of South Alabama, Mobile, Alabama, 2020.
26. Short-Form Economic Impact Analysis of Airbus in Mobile, Alabama, conducted for Airbus Americas, Inc., Mobile, Alabama, 2020.
25. Quantitative and Qualitative School Survey Analysis, conducted for Most Pure Heart of Mary Catholic School, Mobile, Alabama, 2020.
24. Cruise Industry Customer Profile Demographics Analysis and Heat Map Development, conducted for the Office of the Chief Executive Officer of the Mobile Convention and Visitors Board, Mobile, Alabama, 2020.
23. Mobile County Demographics Analysis, conducted for the Catholic Archdiocese of Mobile, Mobile, Alabama, 2019.
22. Economic Impact Analysis of Proposed Expansion of Laboratory for Applied Manufacturing, conducted for the Office of the Vice-President of Research and Economic Development, University of South Alabama, Mobile, Alabama, 2019.
21. Economic Impact Analysis of Proposed New College of Medicine, conducted for the Office of the Vice-President of Medical Affairs and the Dean of the College of Medicine, University of South Alabama, Mobile, Alabama, 2019.
20. RFP/RFQ Development for Proposed Land, Medical Facilities, and Office Building Development, conducted for the Office of the Vice-President of Finance and Business Affairs, University of South Alabama, Mobile, Alabama, 2019.
19. Review of Economic Impact Studies of College Football Programs and Stadium, conducted for the Office of the President, University of South Alabama, Mobile, Alabama, 2018.
18. Demographic Analysis and Student Population Forecast, conducted for the Office of the Director of Institutional Research, University of South Alabama, Mobile, Alabama, 2018.
17. Economic Impact Analysis of Alabama Portion of Proposed Passenger Rail System between Mobile and New Orleans, conducted for the Trent Lott Center for Economic Development, College of Business and Economic Development, University of Southern Mississippi, Hattiesburg, Mississippi, 2018.
16. Economic Impact Analysis of Volunteer of America, conducted for the Office of the Chief Executive, Volunteers of America Southeast, Mobile, Alabama, 2018.
15. Feasibility Analysis of Proposed City of Spanish Fort Takeover of Volunteer Fire Department, conducted in conjunction with the Melton Center of Innovation and Entrepreneurship, University of South Alabama, for the Office of the Mayor, City of Spanish Fort, Spanish Fort, Alabama, 2018.

14. Demographic Study, conducted for the Office of the Executive Director, Mobile Ballet, Mobile, Alabama, 2018.
13. Site Development and Market Analysis for Proposed Land, Medical Facilities, and Office Building Development, conducted for Office of Vice-President of Finance and Business Affairs, University of South Alabama, Mobile, Alabama, 2018.
12. Market Analysis for Proposed Development of Medical Campus in Midtown Mobile, conducted for Office of Chief Executive Officer, University of South Alabama Health System, Mobile, Alabama, 2017.
11. School Enrolment Forecasting Methodology Development, conducted for the Office of the Superintendent, Baldwin County Board of Education, Bay Minette, Alabama 2017.
10. Financial Statement and Ratio Analysis, conducted in conjunction with the Melton Center of Innovation and Entrepreneurship, University of South Alabama, for Overseas Hardwoods, Inc., Mobile, Alabama, 2017.
9. Regional Economic Market Analysis, conducted for Office of City Manager, City of Talladega, Talladega, Alabama, 2017.
8. Financial and Feasibility Analysis of Existing Facility Operation, conducted for the Office of the Chief Executive Officer, Boys and Girls Clubs of South Alabama, Mobile, Alabama, 2017.
7. Review of Previous Economic Impact Analysis of Mobile Tennis Center, conducted for the Office of the Mayor, City of Mobile, Mobile, Alabama, 2017.
6. Market Analysis for Proposed Expansion of Family Health Clinics, conducted for the Office of the Chief Strategy Officer, University of South Alabama Health System, Mobile, Alabama, 2016-2017.
5. Redevelopment Analysis for Proposed Development of Medical Campus in Midtown Mobile, conducted for the Office of the Chief Executive Officer, University of South Alabama Health System, Mobile, Alabama, 2016.
4. Economic Impact Analysis of Proposed Engineering Center Expansion Project, conducted for the Office of the Chief Executive Officer, Baldwin County Economic Development Alliance, Robertsdale, Alabama, 2016.
3. Economic Impact Analysis of Proposed Manufacturing Facility Expansion Project, conducted for the Office of the Chief Executive Officer, Baldwin County Economic Development Alliance, Robertsdale, Alabama, 2016.
2. Economic Impact Analysis of Proposed Ethane Pipeline, High Energy Steam Cracker Facility, and Multiple Associated Downstream Manufacturing Initiatives, conducted for the Office of Industrial Development, Alabama Power Company, Birmingham, Alabama, 2015-2016.
1. Regional Manufacturing Analysis, conducted for the Vice President of Economic Development, Mobile Area Chamber of Commerce, Mobile, Alabama, 2015.

Directed Graduate Research

7. **Dissertation Committee Chair** (2022-Present), Julius Ekeroma, Doctor of Philosophy in Business Administration Candidate, University of South Alabama, Mobile, Alabama.
6. **Dissertation Committee Member** (2022-Present), Allison Forrester, Doctor of Philosophy in Business Administration Candidate, University of South Alabama, Mobile, Alabama.
5. **Dissertation Committee Member** (2021-2022), Emory Serviss, Doctor of Philosophy in Business Administration Candidate, University of South Alabama, Mobile, Alabama.
4. **Dissertation Committee Member** (2020-2021), Catherine Hessick, Doctor of Philosophy in Business Administration Candidate, University of South Alabama, Mobile, Alabama.
3. **Dissertation Committee Member** (2019-2020), Philip Holmes, Doctor of Philosophy in Business Administration Candidate, University of South Alabama, Mobile, Alabama.
2. **Master's Thesis Committee Member** (2019-2020), Shea Gould, Master of Science in Economics Candidate, Mississippi State University, Starkville, Mississippi.
1. **Directed Study Professor** (2019), Ashton Silverstein, Master of Business Administration Candidate, University of South Alabama, Mobile, Alabama.

Public Speaking Presentations

45. "Gulf Coast Market Review," Alabama Chapter of the CCIM Institute, Orange Beach, Alabama, April 2024.
44. "2024...So, Now What?" Berkshire Hathaway Roberts Brothers, Mobile, Alabama, January 2024.

43. "Sea Level Rise: What if They're Right?" Coastal Alabama Partnership and Media Partners, Mobile, Alabama, November 2023.
42. "Gulf Coast Market Review," Alabama Chapter of the CCIM Institute, Orange Beach, Alabama, April 2023.
41. "Introduction to Blockchain and Real Estate Tokenization," Keller Williams, Mobile, Alabama, May 2023.
40. "Supply Chain and Blockchain" Institute for Supply Chain Management, ISM Alabama-Mississippi Gulf Coast, Mobile, Alabama, January 2023.
39. "10 Things You Need to Know About the Economy to be Brilliant at Thanksgiving Dinner," The First Bank, Hattiesburg, Mississippi, November 2022.
38. "10 Things You Need to Know About the Economy to be Brilliant at the Hunting Camp," Mobile Commercial Exchange Club, Mobile, Alabama, November 2022.
37. "15 Things You Need to Know About the Economy to be Brilliant at Your Next Tailgate Party," Berkshire Hathaway Roberts Brothers, Mobile, Alabama, October 2022.
36. "Blockchain and Real Estate: In This World (And Beyond), 2022 SABRE Market Summit, Mobile, Alabama, June 2022.
35. "Cryptocurrency and Blockchain," Berkshire Hathaway Roberts Brothers, Mobile, Alabama, May 2022.
34. "The Gulf Coast Economy Report," Alabama Chapter of the CCIM Institute, Orange Beach, Alabama, April 2022.
33. "25 Things You Need to Know About the Economy to be Brilliant at Your Next Cocktail Party," Mobile Area Association of Realtors, Mobile, April 2022.
32. "Blockchain and Digital Assets: The Future," Berkshire Hathaway Roberts Brothers, Mobile, Alabama, March 2022.
31. "The Alabama Economy and Commercial Real Estate Markets: Past, Present, and Future," Alabama Chapter of the CCIM Institute, Point Clear, Alabama, September 2021.
30. "Mobile and Baldwin Real Estate and Building Markets in Review and a Look to the Future," Associated General Contractors and Roadbuilders, Spanish Fort, Alabama, March 2021.
29. "Economic Outlook," Wells Fargo Advisors, Thompson Wealth Management, Mobile, Alabama, October 2020.
28. "The New COVID Economy: Is it Live or is it Memorex?" Berkshire Hathaway Roberts Brothers, Mobile, Alabama, September 2020.
27. "Proposal to Approve USA Jaguar Realty, a Real Estate Company for Undergraduate Real Estate Students" Board of Trustees, University of South Alabama, Mobile, Alabama, September 2019.
26. "Economic and Market Information Website Data and Analytics Capabilities," LLB&B Real Estate, Mobile, Alabama, June 2019.
25. "State of the Alabama Economy," Warrior-Tombigbee Waterway Association, Point Clear, Alabama, May 2019.
24. "Meet the Professors Roundtable," Real Estate Professors from Auburn University, University of Alabama, University of Alabama at Birmingham, and University of South Alabama, ACREcon, University of Alabama Center for Real Estate Annual Commercial Real Estate Conference, Birmingham, Alabama, February 2019.
23. "Key Economic Drivers in the GulfSouth Region," Realty Executives International East Coast Conference, New Orleans, Louisiana, August 2018.
22. "Economic and Market Information Website Data and Data Analytics Capabilities," Berkshire Hathaway, Annual Conference, Mobile, Alabama, May 2018.
21. "Economic and Market Information Website Data and Data Analytics Capabilities," Mobile Convention and Visitors Bureau, Mobile, Alabama, May 2018.
20. "Economic and Market Information Website Data and Data Analytics Capabilities," Baldwin County Planners Association, Foley, Alabama, May 2018.
19. "Economic and Market Information Website Data and Data Analytics Capabilities," Board of Trustees, University of South Alabama, Mobile, Alabama, March 2018.
18. "State of the Coastal Real Estate Markets," The First Bank, Hattiesburg, Mississippi, February 2018.
17. "Economic and Market Information Website Data and Data Analytics Capabilities," Baldwin County Economic Development Alliance, Robertsdale, Alabama, November 2017.

16. "Reconciling Differences between Alabama and Florida Real Estate License Laws, Pensacola Association of Realtors and Mobile Area Association of Realtors, Pensacola, Florida, November 2017.
15. "Economic and Market Information Website Data and Data Analytics Capabilities," USA Mitchell Cancer Institute, University of South Alabama, Mobile, Alabama, October 2017.
14. "Economic and Market Information Website Data and Data Analytics Capabilities," North Baldwin Chamber of Commerce, Bay Minette, Alabama, October 2017.
13. "Economic and Market Information Website Data and Data Analytics Capabilities," Eastern Shore Chamber of Commerce, Fairhope, Alabama, October 2017.
12. "Economic and Market Information Website Data and Data Analytics Capabilities," President's Mayoral Luncheon, University of South Alabama, Mobile, Alabama, September 2017.
11. "State of the Economy" Wilkins-Miller Company Retreat, Spanish Fort, Alabama, November 2016.
10. "A Comprehensive Economic Value Study," MAST Group, Alabama Power Company, Mobile, Alabama, August 2016.
9. "Regional Economy Overview," ICSC Gulf South Idea Exchange, International Council of Shopping Centers, Mobile, Alabama, March 2016.
8. "Real Estate Development: Buckle Up!" Financial Management Association, University of South Alabama, Mobile, Alabama, February 2016.
7. "Manufacturing Sector Gap Analysis," Advancing Southwest Alabama, Thomasville, Alabama, September 2015.
6. "Making Good Use of Seller-Paid Sales Incentives," Montgomery Association of Realtors Convocation, Montgomery, Alabama, August 2015.
5. "Real Estate Development: The Dynamics of Recreating Value," Gulf Coast Commercial Real Estate Summit, Mobile, Alabama, March 2015.
4. "Be EDGAR: How to Survive the Doctoral Program," PhD Students, Mitchell College of Business, University of South Alabama, Mobile, Alabama, May 2014.
3. "Be EDGAR: How to Survive the Doctoral Program," DBA Students, Coles College of Business, Kennesaw State University, Kennesaw, Georgia, April 2014.
2. "Internet Property Information Sources," Gulf Coast Commercial Real Estate Summit, Mobile, Alabama, March 2014.
1. "Motivating Real Estate Sales: Buyer and Seller Incentives," Department of Economics and Finance, Lutgert College of Business, Florida Gulf Coast University, Fort Myers, Florida, February 2014.

Media Contributions

58. AL.com (Internet), Contributed to a story about the economic impact of the Hangout Fest music festival in Gulf Shores, Alabama, May 14, 2024.
57. USA Today (Newspaper), Contributed to a story about what factors are driving home renovation in the U.S., May 7, 2024.
56. AL.com (Internet), Contributed to a story about unemployment rates in Alabama, April 12, 2024.
55. WKRG (TV) Contributed to a story about the announcement of a new \$300 million Civic Center Complex in Mobile, Alabama, March 15, 2024.
54. WPMI (TV) Contributed to a story about the announcement of a new \$300 million Civic Center Complex in Mobile, Alabama, March 14, 2024.
53. AL.com, (Internet), Contributed to a story about Airbus expanding their facility in Mobile, Alabama, October 25, 2023.
52. AL.com (Internet), Contributed to a story about national job market rankings for Mobile, Alabama, June 23, 2023.
51. Lagniappe (Newspaper), Contributed to a story about property tax liens on Bel Air Mall, June 9, 2023.
50. CoStar News (Internet), Contributed to a story about Brookley Bay by the Park, April 21, 2023.
49. Fox10 News (TV), Featured in story about bonds markets and the ability of Prichard Water Board issuing debt, February 16, 2023.

48. WalletHub.com (Internet), Participated as a panelist addressing the following questions: "Who should purchase Umbrella Insurance?" and "How should people choose their Umbrella Insurance coverage limits?" February 23, 2023.
47. AL.com (Internet), Contributed to a story about the use of Opportunity Zones as an investment vehicle in Baldwin County, Alabama, August 5, 2022.
46. Lagniappe (Newspaper), Contributed to a story about explosive housing construction and growth in Mobile and Baldwin Counties, Alabama, April 29, 2022.
45. AL.com (Internet), Contributed to a story about economic tax incentives offered to a proposed hotel and convention center in Gulf Shores, Alabama, February 5, 2022.
44. Realtor.com (Internet), Contributed to a national story about the affordability and availability of homes in the Daphne-Fairhope-Foley MSA relative to other similar sized MSA's in the United States, February 4, 2022.
43. AL.com (Internet), Contributed to a story about zoning moratoriums in Daphne, Alabama, September 18, 2021.
42. Lagniappe (Newspaper), Contributed to a story about the real estate markets in Mobile and Baldwin Counties, and national economic trends affecting the real estate and homebuilding industries, May 21, 2021.
41. ABC-TV33/40, Birmingham (TV) Contributed to a story about employment and labor force participation in the State of Alabama, May 18, 2021.
40. ABC-TV33/40, Birmingham (TV) Contributed to a story about rising inflation and its effects on commodity prices in the State of Alabama, May 13, 2021.
39. NBC15 News, Mobile (TV) Contributed to a story about new business startups in Mobile, Alabama, May 4, 2021.
38. Realtor.com (Internet), Contributed to a national story about the effects the HGTV production of the television show Hometown will have on the town of Wetumpka, Alabama, April 30, 2021.
37. AL.com (Internet), Contributed to a story about a proposed truck bridge over the Mobile River and the potential impact of pass-through costs, March 27, 2021.
36. Business Alabama (Magazine), Provided information for a story about an Economic Impact Analysis done for the Dauphin Island Sea Lab, March 17, 2021.
35. USA News (Internet), Provided information for a story about an Economic Impact Analysis done for the Dauphin Island Sea Lab, March 17, 2021.
34. ABC-TV33/40, Birmingham (TV) Contributed to a story about the effects of the COVID-19 pandemic on labor force participation in the State of Alabama, March 16, 2021.
33. Lagniappe (Newspaper), *Mobile Bay Economic Snapshot* October 2019 edition picked up by Lagniappe in their report about Mobile and Baldwin County real estate market activity, December 2, 2020.
32. Zippia.com (Internet), Participated as a panelist addressing the following questions: "What types of skills will young finance graduates need when they enter the workforce in the coming years? Are there any particularly good places in the United States for graduates to find work opportunities in this field after they graduate? How do you envision technology impacting this field in the next 5 years?" October 5, 2020.
31. Lagniappe (Newspaper), Contributed to a story about the economic impact of Airbus over the previous five years, September 17, 2020.
30. Alabama News Center (Internet), Contributed to a story about the economic impact of Airbus over the previous five years, originally published by Bloomberg News, and picked up by the Alabama News Center, September 14, 2020.
29. Bloomberg News (Internet), Contributed to a story about the economic impact of Airbus over the previous five years, September 10, 2020.
28. WalletHub.com (Internet), Participated as a panelist addressing the following questions: "Best Real Estate Markets?" August 30, 2020.
27. Lagniappe (Newspaper), Contributed to a story about how COVID-19's reduced office worker presence in downtown Mobile has hurt the Mobile Central Business District, August 19, 2020.
26. Fox10 News (TV), Featured in story about area real estate markets thriving despite COVID-19, August 6, 2020.
25. WalletHub.com (Internet), Participated as a panelist addressing the following question: "Best & Worst Places to Rent in America?" July 22, 2020.
24. WalletHub.com (Internet), Participated as a panelist addressing the following question: "Best Beach Towns to Live In?" February 5, 2020.

23. Lagniappe (Newspaper), Mobile Bay Economic Snapshot October 2019 edition picked up by Lagniappe in their report about Mobile and Baldwin County real estate market activity, November 26, 2019.
22. WalletHub.com (Internet), Participated as a panelist addressing the following questions: "Ask the Experts: How likely is it that the Federal Reserve will increase interest rates in the coming months?" August 28, 2019.
21. Lagniappe (Newspaper), Contributed to a story about Alabama state employment benchmarks for 2018, January 2, 2019.
20. Lagniappe (Newspaper), Mobile Bay Economic Snapshot August 2018 edition picked up by Lagniappe in their report about Mobile and Baldwin County real estate market activity, September 5, 2018.
19. Lagniappe (Newspaper), Mobile Bay Economic Snapshot March 2018 edition picked up by Lagniappe in their report about Mobile and Baldwin County real estate market activity, April 18, 2018.
18. WalletHub.com (Internet), Participated as a panelist addressing the following question: "Ask the Experts: What are the Issues Students Should Consider Regarding Credit, Credit Scores, and Credit Cards?" October 10, 2017.
17. WalletHub.com (Internet), Participated as a panelist addressing the following question: "Ask the Experts: What are the Most Common Mistakes a Renter Makes When Searching for a New Apartment?" August 18, 2017.
16. AL.com (Internet), Contributed to story about online sales impacts on Mobile City Council's decision to keep spending in check, June 4, 2017.
15. AL.com (Internet), Contributed to a story about declining sales tax revenue in the City of Mobile, May 8, 2017.
14. AL.com (Internet), Contributed to a story about the status of the so-called, Alabama 'Governor's Mansion' at Gulf Shores, AL, April 10, 2017.
13. AL.com (Internet), Provided economic news and opinion about the current state of the real estate market in Mobile and Baldwin Counties, March 19, 2017.
12. Crossman & Company - Southeast Retail Report (Magazine), Interviewed for information and quotations used in article, February 16, 2017.
11. AL.com (Internet), Contributed to "Backlash grows over coastal growth as Gulf Shores presses forward with hotel project," by John Sharp, posted on January 17, 2017.
10. USA News (Internet), Provided information for a story about the Fall 2016 FIN 446 class presentation of their final projects to a group of local business leaders and investors, January 3, 2017.
9. Mobile Press Register (Newspaper), The Mobile Press Register republished a story that originated on USA News on November 22, 2016, which provided information for a story about how to avoid financial stress in pursuit of holiday shopping, December 3, 2016.
8. USA News (Internet), Provided information for a story about how to avoid financial stress in pursuit of holiday shopping, November 22, 2016.
7. Lagniappe (Newspaper), Commentary on story about Donald Trump's election's effects on the economy, November 16, 2016.
6. AL.com (Internet): Provided commentary on the economic impact of the closure of the GulfQuest museum, November 12, 2016.
5. AL.com (Internet): Provided commentary about financial markets' rebound in wake of 2016 U.S. Presidential election, November 12, 2016.
4. Lagniappe (Newspaper), Provided commentary on story about Donald Trump's election's effects on the economy, November 10, 2016.
3. NBC15 News (TV), Provided on-screen commentary on the financial markets bouncing back after dropping significantly as the 2016 Presidential election returns indicated Donald Trump would win the Presidency, November 9, 2016.
2. AL.com (Internet), Provided commentary for a story about the Poarch Band of Creek Indians' plans to develop an amusement park in south Foley, Alabama, November 2, 2016.
1. WalletHub.com (Internet), Participated as a panelist addressing the following question: "Ask the Experts: What Are the Pitfalls of Buying a Foreclosure?" June 29, 2016.

Academic Courses Taught

Doctoral

Business Analytics in Real Estate Research.

Master

International Business; and RFQ/RFP Development and Analysis.

Bachelor

Real Estate Development and Property Management; Real Estate Finance and Investment; Real Estate Valuation; Real Estate Law; Alabama Real Estate License Law; Principles of Real Estate; Intermediate Business Finance; Money Markets and Financial Institutions; Personal Finance; Risk and Insurance; and Economic Development Practice.

Personal Finance Seminars Developed and Presented

16. "Pay Yourself!" JAGSpot Financial Literacy Week, University of South Alabama, Mobile, Alabama, November 2021.
15. "Managing Your Money After Graduation: The Car, the House, the Ring?" Mortar Board Society, University of South Alabama, Mobile, Alabama, March 2021.
14. "Managing Your Money After Graduation: The Car, the House, the Ring?" College of Engineering Student Association, University of South Alabama, Mobile, Alabama, March 2020.
13. "Managing Your Money After Graduation: The Car, the House, the Ring?" Poarch Creek Band of Indians, Atmore, Alabama, April 2019.
12. "When You Talk to Your Kids About Money, Do They Listen?" Jag Fit, University of South Alabama, Mobile, Alabama, 2018.
11. "Financial Planning: Now? Why? How?" College of Arts and Sciences, University of South Alabama, Mobile, Alabama, 2018.
10. "Financial Planning: Debt or Credit? Why You Need Both." College of Arts and Sciences, University of South Alabama, Mobile, Alabama, October 2018.
9. "Managing Your Money After Graduation: The Car, the House, the Ring?" Student Nursing Association, University of South Alabama, Mobile, Alabama, September 2018.
8. "Financial Planning: Now? Why? How?" College of Arts and Sciences, University of South Alabama, Mobile, Alabama, 2017.
7. "Financial Planning: Debt or Credit? Why You Need Both." College of Arts and Sciences, University of South Alabama, Mobile, Alabama, October 2017.
6. "Staying Money-Wise During College: Keeping Your Student Loans and College-Life Spending in Check" University of Mobile, Mobile, Alabama, March 2017.
5. "Managing Your Money After Graduation: The Car, the House, the Ring?" University of Mobile, Mobile, Alabama, March 2017.
4. "Staying Money-Wise During College: Keeping Your Student Loans and College-Life Spending in Check" Spring Hill College, Mobile, Alabama, March 2017.
3. "Managing Your Money After Graduation: The Car, the House, the Ring?" Spring Hill College, Mobile, Alabama, March 2017.
2. "Financial Planning: Now? Why? How?" College of Arts and Sciences, University of South Alabama, Mobile, Alabama, January 2017.
1. "Financial Planning: Debt or Credit? Why You Need Both." College of Arts and Sciences, University of South Alabama, Mobile, Alabama, October 2016.

Academic Affiliations

Academy of Economics and Finance

Academy of Business Research

American Real Estate and Urban Economics Association

American Real Estate Society

Service to the University of South Alabama

Fundraising

\$20,000, Annually, Academic Partners of the South Alabama Center for Business Analytics, Real Estate, and Economic Development (2015-Present)

\$25,000, Annually, Regent Partners of the South Alabama Center for Business Analytics, Real Estate, and Economic Development. (2015-Present)

\$15,000, Annually, College Partners of the South Alabama Center for Business Analytics, Real Estate, and Economic Development (2015-Present)

\$30,000, Annually, Alabama State Legislature, for the Center for Real Estate and Economic Development (2013-Present)

Committees

International Committee (2021-Present)

Finance Professor Search Committee (2020-2021)

University Economic Impact Study Committee (2019-2021)

Economics Professor Search Committee (2019-2020)

Finance Professor Search Committee (2019-2020)

Supply Chain Professor Search Committee (2019-2020)

Doctor of Business Administration Finance Curriculum Exploration and Formation Committee (2017-2018)

Melton Center for Innovation and Entrepreneurship Executive Director Search Committee (2015-2016)

Economics Professor Search Committee (2014-2015)

Advisory Council Member Recruitment, Department of Economics and Finance Advisory Council (2014-2015)

Finance Professor Search Committee (2014)

Master's in Financial Economics Curriculum Exploration and Formation Committee (2014)

Service to the Academy

Manuscript Reviewer

Academy of Business Research Journal

Journal of the Academy of Economics and Finance

Journal of Housing Research

Journal of Real Estate Practice and Education

Journal of Real Estate Research

Southern Business and Economic Journal

Research Conferences

Invited Panelist

“Real Estate and Technology: Blockchain” (2022), European Real Estate Society Annual Conference, Milan, Italy.

“Real Estate Applications of Blockchain Technology” (2022), American Real Estate Society Annual Conference, Bonita Springs, Florida.

“Ask the ARES Journal Editors” (2021), American Real Estate Society Annual Conference (Virtual).

“International Standards for the Global Real Estate Profession: What Instructors and Researchers Need to Know” (2018), American Real Estate Society Annual Conference, Bonita Springs, Florida.

“Critical Issues Seminar” (2017), American Real Estate Society Annual Conference, San Diego, California.

“Critical Issues Seminar” (2016), American Real Estate Society Annual Conference, Denver, Colorado.

“Critical Issues Seminar” (2014), American Real Estate Society Annual Conference, San Diego, California.

Chair

Conference Session (2022), American Real Estate Society Annual Conference, Bonita Springs, Florida.

Conference Session (2021), American Real Estate Society Annual Conference (Virtual).

Doctoral Session (2021), American Real Estate Society Annual Conference (Virtual).

Conference Session (2018), American Real Estate Society Annual Conference, Bonita Springs, Florida.

Doctoral Session (2018), American Real Estate Society Annual Conference, Bonita Springs, Florida.

Doctoral Session (2017), American Real Estate Society Annual Conference, San Diego, California.

Conference Session (2016), American Real Estate Society Annual Conference, Denver, Colorado.

Conference Session (2015), Academy of Business Research International Conference, New Orleans, Louisiana.

Doctoral Session (2015), American Real Estate Society Annual Conference, Sanibel, Florida.

Conference Session (2014), American Real Estate Society Annual Conference, San Diego, California.

Doctoral Session (2014), American Real Estate Society Annual Conference, San Diego, California.

Conference Session (2013), Academy of Business Research International Conference, New Orleans, Louisiana.

Conference Session (2012), Academy of Business Research International Conference, Biloxi, Mississippi.

Discussant

Conference Session (2014), American Real Estate Society Annual Conference, San Diego, California.

Conference Session (2013), American Real Estate Society Annual Conference, Kona, Hawaii.

Conference Session (2013), Academy of Business Research International Conference, New Orleans, Louisiana.

Conference Session (2012), Academy of Business Research International Conference, Biloxi, Mississippi.

Conference Session (2012), Financial Management Association Annual Conference, Atlanta, Georgia.

Conference Session (2012), American Real Estate Society Annual Conference, St. Petersburg, Florida.