CAPABILITY STATEMENT

FINANCIAL CONSULTING · BUSINESS SUPPORT SERVICES · PARTNER-DELIVERED SOLUTIONS

Company Overview

Legacy Management Consulting Group, LLC (LMC Group) is a woman-owned and minority-owned small business headquartered in Miami, Florida.

Core Competencies

(Delivered Directly)

- Business/Industry Analyst: Lender-grade review of financial statements, cash flow & financial capacity to support confident, well-documented decisions.
- Portfolio & Risk Management: credit underwriting, risk rate modeling, asset quality, financial metrics, collateral valuation, Environmental Risk Assessment (ESA) Phase I & II Review, and monitor Remediation plans & Compliance.
- Regulatory Exam Readiness & Loan Review: A liaison with FDIC/OCC agencies; audit preparation, outsourced loan review, and lender risk review support.
- Asset & Workout Management: troubled debt restructuring and solutions, asset management & vendor contract and SLA negotiations.
- Construction Loan Administrative Support Services: validate disbursement draws & project completion phases, budget tracking & documentation (administrative only)
- Financial & Management Consulting: process improvement, internal controls review, and financial reporting support.
- Administrative & Program Support: document management, compliance tracking, and office administrative services.

Partnership Services

(Delivered Through Qualified Subcontractor Partners)

LMC Group emphasizes on dependable project coordination, quality control, regulatory compliance and efficient service delivery.

- Environmental: specialized services such as drainage system maintenance, stormwater/flood mitigation support, hydro-excavation coordination, and infrastructure maintenance. Note: Firms hold all applicable permits.
- Relocation: Commercial/Residential Moving Services Licensed and Insured

Key Personnel

Linda Cubas, Principal: A senior executive who leads every engagement of the business with a relationship-building mindset. Her extensive background ranges from credit underwriting, lending, asset risk management in the commercial real estate industry specializing in multifamily, office, retail, restaurants, shopping centers, warehouse/industrial, etc. Other key management skills include vendor management, regulatory compliance, quality assurance and mentorship.

She is Chairman of the Board for the RISE Single Moms of Miami Foundation, a non-profit organization that provides housing and relocation services to single mothers pursuing a better family life. Program offers moving services to facilitate independent living & financial literacy workshops for empowerment support.

Who We Serve

Federal, state, and local government agencies; prime contractors seeking small-business teaming partners and businesses that serve the public sector.

Differentiators

- 25+ years of financial services experience with strong credit administration and risk management skills at regional and community financial institutions throughout Florida & Texas.
- Small, adaptive firm with Principal-level involvement on every engagement
- Relationship-driven engagement model built on responsive and accountable client service.
- One point of contact for direct & partnership-delivered services
- Multilingual: English, Spanish, and Portuguese

Company Data

Business type	Woman-owned and minority-owned small business
Certifications	WOSB, EDWOSB, and minority-owned
UEI	[pending]
CAGE Code	[pending]
Location	Miami, Florida

NAICS Codes

541611	Administrative Management and General Management Consulting Services (primary)
541618	Other Management Consulting Services
541990	All Other Professional, Scientific, and Technical Services
541219	Other Accounting Services
541620	Environmental Consulting Services
522390	Other Activities Related to Credit Intermediation
531390	Other Activities Related to Real Estate
561110	Office Administrative Services
561410	Document Preparation Services
562998	All Other Miscellaneous Waste Management Services
237110	Water and Sewer Line and Related Structures Construction
237990	Other Heavy and Civil Engineering Construction
238910	Site Preparation Contractors
484210	Used Household and Office Goods Moving

Continuing Education Programs

- RMA – Risk Management Association
- Appraisal and Evaluation Compliance
- BSA – Bank Secrecy Act
- AML – Anti-Money Laundering
- UDAAP – Unfair, Deceptive, or Abusive Acts or Practices
- HMDA – Home Mortgage Disclosure Act
- Equal Opportunity Act
- ADA – Americans with Disabilities Act
- Cybersecurity Awareness

LMC

LEGACY
MANAGEMENT CONSULTING
GROUP

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