



**Vincent J. Harper**  
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Vince is a Senior Vice President with Key Bank's Specialized Finance Group and is based in Rochester N.Y. Vince has 35 + years of experience in commercial loan restructuring and workouts, inclusive of dealing with publicly held companies, syndication facilities as Agent and in a variety of industries and lending structures. Vince holds an MBA degree from St. John Fisher College and a Bachelor of Science degree from SUNY Brockport. He is a current board member of the Upstate NY Chapter of the Turnaround Management Association ("TMA"), along with having been a founding member and past President of the chapter. He has served as the Chairman of the Editorial board for the TMA Corporate Journal publication supporting the organization's 8,000+ members and has served as a board member for the TMA's Certified Turnaround Professional ("CTP") accreditation program. Vince, his wife Cindy, their daughter Lanie & 2 dogs reside in Hamlin N.Y.