

Professional Profile

A versatile executive with 46 years of success in Commercial Real Estate Lending, Commercial and Industrial Lending, New Business Development, Special Assets, Management, Credit Administration, and Accounting. A proven track record of growing business and exceeding sales goals.

A creative, articulate achiever with exceptional organization, analytical and interpersonal skills.

Professional Experience

First Southern Bank/CenterState Bank/SouthState Bank, Orlando/Haines City, FL 11/12 to Present

Senior Vice President and Commercial Real Estate Lender

Achievements and Responsibilities:

- Business development and management of a portfolio with a focus on Commercial Real Estate and Municipal Lending

Mercantile Bank/TD Bank, Winter Park, FL 1/07 to 10/12

Senior Vice President and Special Assets Officer – April 2008 to present

Achievements and Responsibilities:

- Manage a portfolio of \$110 million in workout credits.

Vice President and Commercial Real Estate Team Leader

Achievements and Responsibilities:

- Business development and management of a portfolio with a focus strictly on Commercial Real Estate and a staff of two junior commercial real estate lenders.
- 2007 – loan production goal of \$75 million actual production \$116 million, fee income goal of \$500,000 actual fee income of \$963,000.

Regions Bank, Orlando, FL 12/01 to 1/07

Vice President and Senior Commercial Real Estate Lender

Achievements and Responsibilities:

- Business development and management of a portfolio with a focus strictly on Commercial Real Estate.
- 2003 - grew a \$7 million portfolio to \$60 million.
- 2004 - \$78 million in new Commercial Real Estate loan production with \$358,000 in fee income resulting in a \$180 million portfolio.
- 2005 - \$93 million in new Commercial Real Estate loan production with \$485,000 in fee income, resulting in a \$260 million portfolio.
- Awarded Top 5% of Lenders in the Company for 2005.

Cardinal Distribution, Lakeland, FL
7/00 to 11/01

Regional Credit Manager

Achievements and Responsibilities:

- Ultimately responsible for the approval of credit in addition to the collection of \$120 million credit portfolio within the pharmaceutical industry covering a six state territory.
- Implementation of processes to assure proper documentation of credit arrangements, including legal documents, UCC filings, and credit portfolio review tracking systems along with increases in credit limits for clients.
- Manage a staff of 10 employees including credit analysts, collectors and clerks.

Salin Bank and Trust, Fort Wayne, IN
4/99 to 7/00

Vice President and Senior Commercial Loan Officer

Achievements and Responsibilities:

- Business development position responsible for creating a new Commercial Loan portfolio for a \$650 million community bank that was new to the Northeast Indiana market.
- Hired to develop and service a portfolio of commercial loan business in a new market and manage the newly created business, resulting in creating a \$13 million commercial loan portfolio in first year.

SouthTrust Bank, Orlando, FL
4/98 to 4/99

Vice President and Commercial Real Estate Lender

Achievements and Responsibilities:

- Business development and management of a Commercial Real Estate loan portfolio for a \$37 billion South East regional bank.
- Managed and evaluated credit worthiness of a \$22 million portfolio with 35 clients, generating \$10 million in new business.

Fort Wayne National Corporation, Fort Wayne, IN
6/89 to 4/98

Vice President and Senior Commercial Loan Officer

Achievements and Responsibilities:

- Business development position managing a Commercial Loan portfolio while generating new business for a \$1.5 billion bank within a \$3.3 billion Bank Holding Company with seven affiliate banks.
- Managed middle market clients, including 47 relationships, \$92 million in commitments and \$30 million in fundings.
- In 1996, served as Lead Workout Officer, reducing \$12.3 million in workout loans by \$7.3 million, while continuing to manage middle market portfolio and exceeding sales goals.
- Previously held the positions of Assistant Corporate Controller and Credit Analyst while employed at Fort Wayne National Corporation.

Premier Bancorp, N.A., Baton Rouge, LA
1978 to 1989

Senior Financial Analyst II

Achievements and Responsibilities:

- Direct responsibility for asset/liability management and long range capital planning.
- Analyzed potential merger and acquisition candidates.
- Formulated and implemented Management Incentive Bonus Program.
- Recurring monthly duties included analyzing month-end and forecasting financial statements for all affiliates of Premier Bancorp, preparing quarterly and annual reports, and preparation of graphic presentations for annual stockholders meetings and quarterly board meetings.
- Previously held the positions of Staff Accountant and Vault Teller while employed at Premier Bancorp.

Education

University of Louisiana, Lafayette, LA
Bachelor of Science, Business Administration
1983

RMA – Advance Commercial Lending - Instructor

Community Involvement – Haines City Economic Development Council 2014 – Present – Chairman 2019 – 2021, Inside Polk County Public Schools Leadership Class II -2023, Northeast Polk Chamber of Commerce – Government Affairs Committee – Chairman, Advisory Board - Polk Career Academies, Polk Vision – Talent Pipeline Committee, Leadership Polk Class XII 2019, Haines City EDC – Treasurer 2015 - 2019, NE Polk Roadway Advisory Committee 2015 - Present, Leadership Haines City Class of 2017, Haines City Chamber of Commerce - Ambassador. Junior Achievement Instructor – Fort Wayne, IN, Big Brothers Big Sisters of Northeast Indiana - Board of Directors, Vice President

References

References are available upon request.