

SUMMARY

Proactive and results-driven Banking Professional specializing in commercial credit risk management, bank operations, portfolio management and reporting, and strategic leadership.

Credit Administration | Risk Management | ACL/CECL | Credit Underwriting | Team Building
Organizational Development | Regulatory/Audit Compliance | Operational Efficiency
Process Development | Portfolio Reporting | Strategic Planning | Change Management

PROFESSIONAL EXPERIENCE

CLIMATE FIRST BANK, ORLANDO, FL

01/2021 – Present

SENIOR VICE PRESIDENT, DIRECTOR OF OPERATIONS

- Joined the bank prior to opening and built the Loan Operations and Credit Department teams, including developing all processes and procedures from the ground up.
- Essential in the growth of the bank from \$0 to \$845 million in total assets over only 3 years.
- Implemented CECL and adopted the accounting standard early.
- Integral in all audits and regulatory exams, which includes facilitating and mitigating any issues that arise.
- Currently leading two departments consisting of 12 employees.

SOUTH STATE BANK, ORLANDO, FL

2007-2021

SENIOR VICE PRESIDENT, CECL MANAGER

- Developed and managed the bank's Allowance for Credit Losses and CECL Models.
- Responsible for all regulatory and audit activities related the Allowance for Credit Losses.
- Integrated two \$16 Billion Banks with different CECL models to one combined model; accomplished within the same quarter as legal close and before core conversion was completed.

VICE PRESIDENT, CREDIT ADMINISTRATION MANAGER

October 2014 - June 2020 (operating as CenterState Bank)

- Successfully transitioned CenterState Bank to CECL over a two-year period with no major findings from model validators, external auditors or regulators.
- Essential in approximately 14 bank acquisitions and 1 merger, including due diligence, PCI/PCD identification, work stream alignment, and conversion.
- Responsible for ad hoc Credit Risk projects assigned by the Chief Credit Officer.

VICE PRESIDENT, CREDIT ADMINISTRATION MANAGER

January 2011 – October 2014 (operating as First Southern Bank)

- Led and managed an efficient and effective Loan Operations Department.
- Successfully developed and implemented a consolidation plan to integrate independent loan operations departments from two community banks after an acquisition, which included reengineering procedures and implementing new standardized processes.
- Worked directly with the Chief Credit Officer to manage and mitigate risk in the portfolio through credit policy and procedure oversight, portfolio forecasting, and stress testing.
- Prepared all loan related reports for monthly presentation to the Board of Directors.

VICE PRESIDENT, CREDIT OFFICER

February 2007 – January 2011 (operating as First Commercial Bank)

- Initially hired to develop a credit department and centralize the underwriting activities of the bank.
- Built a team of credit analysts to handle all new loans, renewals and workout underwriting requests.
- Developed and managed the loan loss methodology and loan loss reserve.

- Served as the liaison on the loan side of the bank for internal auditors and regulatory agencies, including the FDIC, the Federal Reserve, and the Florida Office of Financial Regulation during the financial crisis and up until the bank was closed by the FDIC.

GMAC COMMERCIAL MORTGAGE, ORLANDO, FL

2003-2007

COMMERCIAL REAL ESTATE ANALYST

- Underwrote and closed over \$200 million of commercial real estate loans in 2004 and over \$400 million in 2005.
- Created complex loan submission packages for Conduit and Life-Company lenders.
- Coordinated and monitored all phases of the closing process after loan approval.

EDUCATION

Master of Business Administration – University of Central Florida, 2004

Bachelor of Science in Business Administration – University of Central Florida, 2003