

VOLUNTEER ADVISORY BOARD APPLICATION

Received 4/20/21

BOARD/S YOU ARE APPLYING TO BE ON
ON

- City Tree Board
- Community Redevelopment Agency *
- Finance Advisory Board
- Planning & Zoning Board **

NAME
Ricardo Martin

RESIDENCE ADDRESS
419 North Lakeside Drive
Lake Worth Beach, FL 33460
United States

DO YOU HAVE A DIFFERENT MAILING ADDRESS?
No

PHONE
(305) 975-7906

CELL PHONE
(305) 975-7906

EMAIL
rmartin0211@yahoo.com

ARE YOU A CITIZEN OF THE UNITED STATES?
Yes

ARE YOU A REGISTERED PALM BEACH COUNTY VOTER?
Yes

ARE YOU A REGISTERED LAKE WORTH VOTER?
Yes

HOW LONG HAVE YOU BEEN A RESIDENT OF LAKE WORTH BEACH?
Five years

LIST ALL PROPERTIES OWNED AND/OR BUSINESS INTERESTS IN LAKE WORTH
Own personal residence is located at 419 North Lakeside Drive. I am an active real estate agent and operate remotely from anywhere. Fixed address of RE\MAX Services, where I placed my real estate license, is 5820 N. Federal Highway, Boca Raton, FL 33487.

WHAT IS YOUR OCCUPATION?
Retired Banker/Realtor

EMPLOYER?
RE\MAX Services of Boca Raton, Marlin Group

BUSINESS ADDRESS: (CRA BOARD ONLY)
419 North Lakeside Drive
Lake Worth Beach, FL 33460
United States

ARE YOU CURRENTLY SERVING ON ANY CITY ADVISORY BOARD?
No

HAVE YOU EVER SERVED ON A CITY OF LAKE WORTH BOARD?
Yes

IF YES, WHEN AND WHICH BOARD(S)?
Planning and Zoning

DO YOU SERVE ON ANY BOARDS IN FLORIDA, OR ARE YOU AN ELECTED OR APPOINTED STATE, COUNTY, OR MUNICIPAL OFFICE HOLDER, OR PALM BEACH COUNTY EMPLOYEE?
No

HIGH SCHOOL
Miami Killian Senior High School

DATE OF GRADUATION
06/01/1976

COLLEGE
University of Miami

DATE OF GRADUATION
06/01/1982

RESUME ATTACHMENT
· [Resume-Ricardo-Martin-12-20-002.pdf](#)

WORK EXPERIENCE

See attached Resume. University transcripts are available upon request.

INTEREST/ACTIVITIES

Travel. Visiting other countries is my favorite pass time experience. Whenever possible, I try to visit one new country each year. I am an art collector for the past 25 years. I have been a coin collector since I was in elementary school.
I am presently enjoying my partial retirement from my banking career. I am pursuing an interest in real estate and placed my real estate license with RE\MAX. I enjoy the freedom that this new career provides.

COMMUNITY INVOLVEMENT

Retired December 2020 from my Corporate Banking career in Miami. Seeking involvement in City related community organizations. At this time, I am a member of the Parrot Cove Neighborhood Association. In the past, when I lived in Bryant Part, I was a Director of the Bryant Park Neighborhood Association.

6. A - WHY DO YOU DESIRE TO SERVE ON THIS BOARD (FIRST PREFERENCE)

Lived in Lake Worth Beach for over five years and would like to be part of shaping the anticipated new developments. My past banking experience in financing projects and providing construction financing gives me the developer's and lender's viewpoint and need to have a viable project. Also, by living in Lake Worth Beach, I see and hear what the community is seeking and can provide balanced input.

6. B - WHY DO YOU DESIRE TO SERVE ON THIS BOARD (SECOND PREFERENCE)

CRA is presently the economic engine of Lake Worth Beach. It is one of the most creative organizations in town, maneuvering through archaic regulations and controls. It is a Board that can help the town revitalize the East and West downtown areas, and I would be very interested in participating in this Board.

6. C - WHY DO YOU DESIRE TO SERVE ON THIS BOARD (THIRD PREFERENCE)

I am open to other Boards, from Finance Board to Tree Board. I bring my banking expertise to any of the City Boards the Commission considers for me. I have had many operating business customers and understand financial statements and budgets.

CONSENT

I agree to the privacy policy.

I understand the responsibilities associated with being a board/committee member, and I have adequate time to serve if appointed.

I have read the attached Ordinance No. 2010-29 and Article XIII (Palm Beach County) Code of Ethics and understand the policy on the City of Lake Worth Beach Code of Ethics. Within 30 days after appointment, I

understand that I am required to participate in Ethics Training and submit an Acknowledgement of Receipt

form to the City Clerk's Office in order to continue to serve on my appointed board.

***THIS APPLICATION IS VALID FOR ONE (1) YEAR FROM THE DATE SIGNED ABOVE.**

***THIS APPLICATION IS NOT VALID WITHOUT APPLICANT'S PROOF OF RESIDENCY.**

SIGNATURE

Ricardo Martin

PAPA Banner

Location Address 419 N LAKESIDE DR
 Municipality LAKE WORTH BEACH
 Parcel Control Number 38-43-44-21-15-102-0120
 Subdivision LAKE WORTH TOWN OF
 Official Records Book 28636 Page 1248
 Sale Date OCT-2016
 Legal Description TOWN OF LAKE WORTH LT 12 BLK 102

Owners
 MARTIN RICARDO J

Mailing address
 419 N LAKESIDE DR
 LAKE WORTH FL 33460 3116

Sales Date	Price	OR Book/Page	Sale Type	Owner
OCT-2016	[REDACTED]	28636 / 01248	WARRANTY DEED	MARTIN RICARDO J
MAY-2010	[REDACTED]	23844 / 00146	CERT OF TITLE	MAYAN MAINSTREET INVESTORS II LLC
OCT-2006	[REDACTED]	21055 / 01877	WARRANTY DEED	ST JEAN RICHARD
JUN-1997	[REDACTED]	09834 / 01266	WARRANTY DEED	LOPEZ PATRICIA M
JUN-1990	[REDACTED]	06495 / 00716	WARRANTY DEED	

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Exemption Applicant/Owner	Year	Detail
MARTIN RICARDO J	2021	

Number of Units 1 *Total Square Feet 3306 Acres 0.1550
 Use Code 0100 - SINGLE FAMILY Zoning SFR - Single Family Residential (38-LAKE WORTH BEACH)

Tax Year	2020	2019	2018
Improvement Value	[REDACTED]	[REDACTED]	[REDACTED]
Land Value	[REDACTED]	[REDACTED]	[REDACTED]
Total Market Value	[REDACTED]	[REDACTED]	[REDACTED]

All values are as of January 1st each year

Tax Year	2020	2019	2018
Assessed Value	[REDACTED]	[REDACTED]	[REDACTED]
Exemption Amount	[REDACTED]	[REDACTED]	[REDACTED]
Taxable Value	[REDACTED]	[REDACTED]	[REDACTED]

Tax Year	2020	2019	2018
Ad Valorem	[REDACTED]	[REDACTED]	[REDACTED]
Non Ad Valorem	[REDACTED]	[REDACTED]	[REDACTED]
Total tax	[REDACTED]	[REDACTED]	[REDACTED]

RICARDO J. MARTIN
419 North Lakeside Drive
Lake Worth Beach, Florida 33460
305-975-7906
rmartin0211@yahoo.com

EMPLOYMENT HISTORY

Jan 2021 – Present RE\MAX Services, Marlin Group - Residential and Commercial real estate sales.

April 2018 to
December 2020: Commercial and Commercial Lending
Terrabank, N.A.

Responsible for portfolio management and business development. Currently managing a portfolio consisting primarily of investment income producing commercial real estate and business occupied properties, along with relationships with Commercial Lines of Credit. Coverage area is Miami-Dade, Broward and Palm Beach counties

Jan., 2015 to
March 2018: Commercial Real Estate Lending:

Banco Popular North America/Popular Community Bank

Responsible for portfolio management and business development. Managed a portfolio of approximately \$103MM, consisting primarily of investment income producing commercial real estate, owner-business occupied properties. Annual budget for new business is up to \$25MM. Coverage area is Miami-Dade, Broward and Palm Beach counties.

April, 2013 to
Dec., 2014: Commercial and Commercial Real Estate, Chief Lending Officer
Intercredit Bank, N.A.

Responsible for managing and developing new loan business, handling \$220MM portfolio of small Commercial and Commercial Real Estate Loans for banking institution under consent decree. Led business development, portfolio management, budgeting, product development, loan participations and compliance reporting for all Lending Departments. Supervised up to eight employees with responsibilities for business development, negotiation, structuring, closing transactions, including oversight of loan documentation and their compliance with policies and regulations.

May 2011 to
March 2013: Commercial Loans and Commercial Real Estate
Business Development Manager
Terrabank, N.A.

Responsible for managing business development group for commercial and commercial real estate loans with a portfolio of \$150MM. Oversaw processing

Dec. 1985 to
May 1989:

Commercial Lender and Lending Team Head
SOUTHEAST BANK, N.A.
Miami, FL

Responsible for managing, supervising and guiding commercial lenders and their banking assistants in the Miami downtown community banking center. Responsible for monitoring detailed loan documentary and credit exceptions, past-due loans and customer relationships, as well as emphasizing marketing and calling efforts. Responsible for managing own portfolio and business development.

Feb. 1984 to
Dec. 1985

Credit Department Officer
SUNSET COMMERCIAL BANK
Miami, Florida

Responsible for managing and supervising the following areas of a small commercial bank: Loan Document Review, Letters of Credit, Real Estate Owned and maintain Credit Files and General Credit Department responsibilities and functions. Performed Credit Analysis and reported to SVP of Lending/Credit Adm.

June 1982 to
Jan. 1984

Corporate Banking Administrator and Trainee
MORGAN GUARANTY TRUST COMPANY OF NEW YORK
23 Wall Street, New York, NY
MORGAN GUARANTY INTERNATIONAL BANK
Miami, Florida

Attended preeminent, formal Commercial Bank Management Training Program sponsored by the Morgan Guaranty Trust Company, which emphasized accounting, finance and economics using bank lending case studies. Training in the analysis of corporate financial statements; worked in the Financial Analysis Department primarily emphasizing risk analysis of current bank customers and potential solicitations.

Responsible for monitoring credits (credit review) and administration of credit files. Performed financial analyses and acted as liaison between troubled Central American/Caribbean loan customers and the New York office.

EDUCATION

Various continuing study seminars, programs and continuing banking and compliance training through 2020.

Formal Commercial Banking Training Program

MBA - University of Miami, Coral Gables, Florida

BBA/Business Management and Organization - University of Miami, Coral Gables, Florida.

Proficient in Microsoft Office applications.