



# CITY OF FORT PIERCE

100 NORTH US HWY 1  
FORT PIERCE, FLORIDA 34950  
(772) 467-3066 FAX (772) 467-3841

## APPLICATION FOR APPOINTMENT/REAPPOINTMENT

Name of Board or Boards for which you are applying: Fort Pierce Utilities Authority Board

Name: Pearl M. Davis		Phone: (772) 240-2328	
Home Address: 2006 Avenue Q City/Zip Code: Fort Pierce / 34950		How long at this address? 9 Yrs.	
Are you a citizen of the United States?		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Occupation: Risk Management			
Do you own a business that operates within the City of Fort Pierce? If yes, list the address and nature of said business:		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Do you now or in the future plan to do business with the City of Fort Pierce? If yes, in what capacity?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Are you employed by a business that is located within the City of Fort Pierce? If yes, state the business and location:		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Seacoast Bank, 1901 S US Hwy 1, Fort Pierce, Florida	
Do you have special training or knowledge in the area of: Architecture: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No    Engineering: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No    Real Estate Brokering: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Contracting: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No    Land Development: <input checked="" type="checkbox"/> Yes & No    Other: Financial Institution Mgmt. Describe your education, background, training and knowledge in the above area(s): During my appointment as Regional Director, Office of Receivership/Conservatorship Asset Management with the Federal Deposit Insurance Corporation (FDIC) I was a member of the contractors review committee. This committee received training and made final award decisions for services provided to the agency. As well, I have performed as a contractor. I was a licensed independent real estate agent for several years. In my current and past professional role I review proposals for funding land development. In addition, review the funding and process of land development while assessing any associated risk of failure to complete or reach its anticipated profitability potential.			
Are you currently a member of a Commission-appointed board/committee? If yes, please specify:		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Civil Appeals Board	
Have you ever been convicted of a felony? If yes, what was the nature of the crime(s) you were convicted of:		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Referred by:		Applicant Email Address: davis7@aol.com	
Date: 08/22/16	Applicant's Signature <i>Pearl M. Davis</i>		

APPLICATIONS EXPIRE 6 MONTHS FROM THE DATE OF SUBMISSION. PLEASE REAPPLY AS OFTEN AS DESIRED.  
Please return form to: City Clerk's Office – 100 North US Hwy 1, Fort Pierce, Florida 34950  
fax (772) 467-3841 or via email at lcox@city-ftpierce.com

**PEARL M. DAVIS**

Well established financial institution executive with over 30 years of diversified asset management and bank operations experience. Professional fortes are noted as strong strategic, analytical, and organization skills.

Professional Bio-Sketch:

**Seacoast Bank-** Credit Risk Review Manager- Senior Vice President

Presently manages the department while outsourcing the analytical function to professional contracted services. After performing as an independent contractor managed a team of Professional Risk Officers while assessing the risk ratings, making recommendations for maximizing the return on assets, and anticipating allowance for loss for commercial, residential, and consumer loans held by the financial institution.  
December 2007- Present

**Seacoast National Bank- Independent Contractor-** Credit Risk Review

Assessed the risk ratings and anticipated allowance for loss for commercial loans held by the financial institution.  
May 2007- December 2007

**Harbor Federal Savings Bank-** Corporate Loan Risk Review Manager- Vice President

Assessed the risk ratings and anticipated allowance for loss for commercial loans held by the financial institution.  
March 2001 – March 2007

**Coldwell Bankers Realtors-** Residential Real Estate Agent-

**Resolution Trust Corp. (FDIC/RTC)Federal S&L Regulatory Agency -** 1989 - 1996

- Regional Director, Office of Field Receivership Conservatorship Asset Management (OFR CAM) - Managed the assets of 40+ on-going/controlled financial institutions within the SE region (8 states) of the US with a staff of 200+ not including bank personnel.
- Managing Agent – Managed on-going/controlled financial institutions as CEO, liquidated less desirable assets, managed remaining assets, controlled expenditures, while preparing to package and sale the bank to a healthier regulated financial institutions.
- Senior Credit Specialist- Managed the assets within on-going/controlled institutions as Chief Credit Officer, prepared the banks for sale, and sold to healthier regulated financial institutions.

**Federal Deposit Insurance Corporation (FDIC) Banks Depository Ins. Reg. Agency**  
(Commercial Banks Division of Liquidation) 1984 - 1989

- Credit Manager- Managed account officers within the Division of Liquidation while liquidating assets obtained from the sale of acquired financial institutions.

Pearl Matthews Davis (cont.)

- Account Officer- Liquidation of assets obtained from acquired financial institutions once sold by the regulatory agency. Liquidation methods varied from negotiating compromises, workouts, and sales.

Native of Fort Pierce, Florida, though removed for 20 years while pursuing a career in financial institution regulation. After living in Tennessee, Orlando, Alabama, and Georgia while working as an agent with Federal banking regulators for numerous years, I returned approximately 10+ years ago. This has been a very rewarding transition and I am proud to return home to contribute to my community.

**References** (contact info upon request): Mike Brown, Sr., Frank (Speedy) Fee, O. Jean Strickland, Darryl Bey, Larry Lee, Jr., Chris Fogal, Mark Leath, Pam Cully, and others upon request.