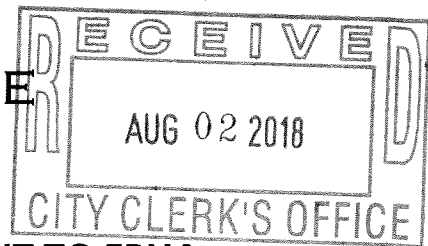




# CITY OF FORT PIERCE

100 NORTH US HWY 1  
FORT PIERCE, FLORIDA 34950  
(772) 467-3065 FAX (772) 467-3841



## APPLICATION FOR APPOINTMENT/REAPPOINTMENT TO FPUA

(City Residency Required)

Name: <b>Pearl M. Davis</b>		Phone: <b>772-240-2328</b>
Home Address: <b>2006 Avenue Q</b>		How long at this address? <b>12 Yrs.</b>
City/Zip Code: <b>Fort Pierce / 34950</b>		
Are you a qualified elector of the City of Fort Pierce? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Occupation: <b>Retired</b>	Employer Name: <b>N/A</b>	
Do you own a business that operates within the City of Fort Pierce? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, list the address and nature of said business: <b>N/A</b>		
Do you now or in the future plan to do business with or have a business relationship with FPUA? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If yes, please describe in detail outlining any businesses or matters deemed appropriate.  <b>I am currently a customer via owner occupied residential utilities services</b>		
Describe your professional background and what expertise you will bring to the FPUA Board. Feel free to attach your curriculum vitae (CV) or other applicable information. <b>I am a former regulatory agent for the Federal Deposit Insurance Corporation (FDIC) and credit risk manager for local financial institutions (Harbor Fed. S&amp;L and Seacoast Bank).</b>  <b>**See professional and personal Bio-sketches attached hereto</b>		
Do you have special training or knowledge in any of the following areas: Utilities: <input type="checkbox"/> Yes <input type="checkbox"/> No    Engineering: <input type="checkbox"/> Yes <input type="checkbox"/> No    Contracting/Development: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Legal: <input type="checkbox"/> Yes <input type="checkbox"/> No    Management: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No    Finance/Accounting: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Describe your education and background in any of the above areas: <b>As the Regional Director for the Resolution Trust Corporation (RTC), the FDIC, and Seacoast Bank I negotiated contracts with a variety of entities for professional services. I managed a team of 200 (+/-) bankers i.e. Managing Agents, Chief Credit Specialist, and Chief Financial Officers during the S&amp;L crisis, a staff of Credit Risk Officers during my banking careers. A component of the responsibilities encompassed financial statement analysis and budget management.</b>		
Are you currently a member of a Commission-appointed board or committee? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If yes, please specify: <b>I am an alternate for the City of Fort Pierce Civil Appeals Board</b>		
Have you ever been convicted of a felony? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, what was the nature of the crime(s) you were convicted of: <b>N/A</b>		
If appointed, are you willing to attend a training session which could last at least 5 hours? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Referred by: <b>Mayor, Linda Hudson</b>		Applicant Email Address: <b>davis7@aol.com</b>
Date: <b>08/02/2018</b>	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

Pearl M. Davis is a retired financial institution executive with over 30 years of diversified asset management and bank operations experience. Professional fortes are noted as strong strategic, analytical, organization, risk management and human relations skills.

### **Seacoast Bank- \$4.5 B-Credit Risk Review Manager- Senior Vice President**

Independently managed the Credit Risk Department and provided oversight of professional contractor's performance. Responsibilities entailed researching all industries within the marketplace, planning, monitoring, assessing, and managing all aspects of the bank's credit risk review program. The position reports to the Board of Director's and Chief Audit Executive.

December 2007- March 2018

### **Seacoast National Bank \$2.5B- Loan Reviewer- Independent Contractor**

Assessed the risk ratings and anticipated allowance for loss for commercial loans held by the financial institution. The position reported to the Board of Directors and President.

May 2007- December 2007

### **Harbor Fed. Savings Bank- Corporate Loan Risk Review Manager- Vice President**

Independently assessed the risk ratings and anticipated allowance for loss on commercial loans held by the financial institution. Regulatory liaison regarding credit related matters. Position reported to the Board of Directors.

March 2001 – March 2007

### **Coldwell Bankers Realtors-** Residential Real Estate Agent in the Atlanta Metro area.

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

- **Regional Director, Office of Field Receivership Conservatorship Asset Management (OFRCAM)** - Managed the assets of 40+ on-going/controlled savings & loans within the SE region (8 states) of the U.S. with an agency staff of 200 (+/-) and bank staff to restore solvency and provide stability to the banking system. Position reported to the Regional Executive Director.
- **Managing Agent** – Managed controlled savings & loans as a going concern as CEO. Performed in conjunction with the Department of Justice while identifying and curing waste, fraud, and internal/external abuse. Liquidated less desirable assets, managed remaining assets, controlled expenditures, while preparing to package and sale the banks to healthier regulated financial institutions. Position reported to the Special Assistant to the Regional Director, Office of Conservatorship Operations.
- **Senior Credit Specialist-** Managed assets held by financial institutions controlled by the agency as Chief Credit Officer. Responsibilities entailed preparing the banks for sale 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 and maximizing the return on assets obtained from the sale of acquired financial institutions.
- **Account Officer**- Liquidation of assets obtained from acquired financial institutions once sold by the regulatory agency. Liquidation methods varied from negotiating compromises, workouts, litigation, and asset sales in an effort to maximize the return on assets retained subsequent to the sale of the financial institutions.

**Education:**

Indian River Community College  
Jones Business School  
L. William Seidman Academy

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 15+ years ago. This has been a very rewarding transition and I am proud to return home to contribute to my community.

## **Pearl Matthews Davis (Liverpool)**

Pearl Matthews Liverpool, a native of Fort Pierce was born as the ninth child to Charlie & Ethel Matthews. She is a well-established financial institution executive with over 30 years of diversified asset management and bank operations experience. She served her country as a regulatory agent with the Federal Deposit Insurance Corporation (FDIC) and Resolution Trust Corporation for 15 years with the objective to restore solvency and provide stability to the United States banking system. After serving as Managing Agent/CEO of several banks was appointed to serve as Regional Director. As the appointed Regional Director of the Office of Field Receivership Conservatorship Asset Management she managed the assets of 40+ controlled savings & loans in eight states during the S&L crisis. This role required working in conjunction with the Department of Justice while identifying waste, fraud, and abuse, liquidating less desirable assets, managing remaining assets, controlling expenditures, packaging and selling the banks to healthier financial institutions as going concerns. During her tour of duties she notes her greatest accomplishment to be the preservation of one of the few African American owned and operated financial Institutions in the country, Tuskegee Federal Savings & Loan.

Later, after being away for 20 years, she returned to Fort Pierce to assist with the care of her elderly parents and shared her knowledge, expertise, and exposure to enhance the success of our local community financial institutions. She performed as Vice President, Corporate Loan Review Manager, at Harbor Federal Savings & Loan. Harbor Federal sold to National City at a premium and later became PNC Bank.

After providing independent contract serves to Seacoast National Bank was asked to join the organization to serve as Senior Vice President, Credit Risk Review Manager and reform the credit risk program. Her role required being in touch with the market and providing insight to the Board of Directors as to how market conditions will affect the bank's assets. Such encompass' planning, researching, monitoring, and providing oversight of financial analysis while assessing risk ratings on the credit related assets to guide the provision for potential losses. During her tenure the bank has grown from being a \$2.5B financial institution to \$4.7B in quality assets. Seacoast stock has gone from \$3 per share to \$32 per share during her tenure.

Community Related Accomplishments are as follows:

- During the 2008 Presidential Election coordinated with the local jail and arranged for those retained without conviction to have the opportunity to exercise their right to vote. That practice continues to date through the Supervisor of Elections Office.
- During the 2008 Presidential Election established an operation with the International Longshoremen Association, Mount Bethel Ministries, volunteering attorneys, researchers, and the National Civil Liberties Association (NCLA) to restore eligible individual's civil rights and create awareness for those who erroneously assumed their rights were lost. Over 100 individual rights were restored through that initiative.
- Annually provides etiquette classes for the Alpha Phi Alpha fraternity cadets "Men of Tomorrow".
- In 2016, with the approval of the City of Fort Pierce Beautification Board initiated the Adopt a Road Program within the City of Fort Pierce.

Pearl serves on the City of Fort Pierce Civil Appeals Board (alternate), Power of Parenting Board, and The River of Life Fellowship Board. As well, is a member of the Restoring the Village Planning Committee.

She enjoys living, loving, and laughing!