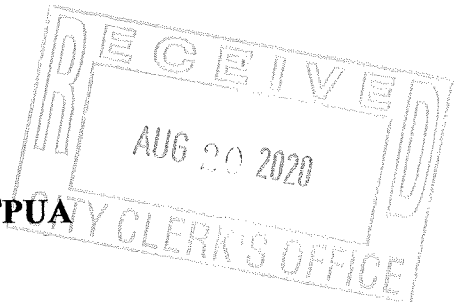


CITY OF FORT PIERCE

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: **Stephen K. Enns**

Phone: 772-284-5865

Home Address: **2301 Winding Creek Lane**

How long at this address? **18 years**

City/Zip Code: **Ft. Pierce, FL 34981**

Are you a qualified elector of the City of Fort Pierce? Yes No

Occupation: **Municipal Underwriter**

Employer Name: **CenterState Bank/South State Bank**

Do you own a business that operates within the City of Fort Pierce? Yes No

If yes, list the address and nature of said business:

Do you now or in the future plan to do business with or have a business relationship with FPUA? Yes No

If yes, please describe in detail outlining any businesses or matters deemed appropriate.

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.

See Attached Resume.

Do you have special training or knowledge in any of the following areas:

No	Utilities: <input type="checkbox"/> Yes <input type="checkbox"/>	Engineering: <input type="checkbox"/> Yes <input type="checkbox"/> No	Contracting/Development: <input type="checkbox"/> Yes <input type="checkbox"/> No
No	Legal: <input checked="" type="checkbox"/> Yes <input type="checkbox"/>	Management: <input 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: **MBA, 30+ years in commercial banking and credit administration regularly analyzing and interpreting legal and financial documents.**

Are you currently a member of a Commission-appointed board or committee? Yes No

If yes, please specify:

Have you ever been convicted of a felony? Yes No

If yes, what was the nature of the crime(s) you were convicted of:

If appointed, are you willing to attend a training session which could last at least 5 hours? Yes No

Referred by: **N/A**

Applicant Email Address: **deacenns@att.net**

Date: **8/20/2020**

Applicant's Signature

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

STEPHEN K. ENNS

2301 Winding Creek Lane
Fort Pierce, Florida 34981
C (772) 284-5865
deacenns@att.net

SUMMARY

A top-performing **FINANCIAL SERVICES EXECUTIVE** with a distinguished record of accomplishments in credit administration, portfolio management, commercial lending, underwriting risk analysis/rating and financial reporting. Utilizes strong financial expertise and considers all information to make sound business decisions. Goal-oriented, dedicated and highly knowledgeable, serves as a self-motivated contributor to long-range success.

EXPERIENCE

CENTERSTATE BANK/SOUTH STATE BANK/St. Lucie County, Florida

Vice President, Commercial Credit Underwriter, Municipal Underwriter, CLU IV Team Lead,
2016 to Present

Responsible for underwriting and responding to municipal lending RFP's in Florida, Georgia and Alabama.

PNC, Vero Beach/Fort Pierce, Florida

Senior Asset Manager, Asset Resolution Team, 2012-2015

Managed exit credit portfolio across the PNC footprint. Proficient in short sales, discounted settlements and foreclosures. Held Level 2 authority. Met or exceeded resolution goals every year. 2014 Market All Star.

RBC BANK (USA), Vero Beach, Florida

Senior Relationship Manager, Portfolio Remediation Group, 2010-2012

Managed large wholesale exit credits across the RBC Bank (USA) footprint requiring additional servicing and monitoring. 2011 Performance Award winner.

RIVERSIDE NATIONAL BANK, Fort Pierce, Florida

Vice President, Credit Administration, Credit Officer, 2008-2010

Responsible for reviewing and approving wholesale credit requests, assisting in the oversight and implementation of the bank's credit policies. Successful projects include the restructuring of the wholesale construction lending program and management of the problem loan asset review process. Direct reports consisted of the appraisal unit manager.

NATIONAL CITY CORPORATION/HARBOR FEDERAL SAVINGS BANK, Fort Pierce, Florida

Vice President, Credit Administration, Senior Underwriter, 2005-2008

Directed team of eight National City credit analysts and three support staff members responsible for preparing commercial credit packages for presentation to loan committee. Managed credit departments in West Palm Beach and Fort Pierce. Direct reports at Harbor Federal included managers of collections, special assets, consumer/small business underwriting, residential underwriting and the appraisal departments. Performed annual reviews of bank policies and wrote monthly reports for the Harbor Federal Board of Directors. Acted as member of wholesale integration team for conversion of Harbor Federal and Fidelity Federal to National City's processes.

FIRST UNION NATIONAL BANK/WACHOVIA, Vero Beach, Florida

Vice President, Credit Analyst, Commercial Banking Officer, Credit Products Manager, 1987-2005

Underwrote new wholesale loan requests and serviced existing wholesale loan portfolio. Performed risk assessments and credit ratings.

EDUCATION

NOVA UNIVERSITY, Fort Lauderdale, Florida
M.B.A., Business Administration, 1988

WAKE FOREST UNIVERSITY, Winston-Salem, North Carolina
B.A. History, 1983