

Date: September 3, 2021

Clerk of the Board of Supervisors
County of Santa Barbara
105 East Anapamu Street
Santa Barbara, CA 93101

RE: Committee, Commission or Board District Appointment

For placement on the Board of Supervisors agenda for the meeting of: 09/14/21

I would like to recommend the appointment/ reappointment of the following person to the Carpinteria Cemetery District Board of Trustees:

Salutation: Mr Mrs Ms.
Full Name of Appointee: Clyde Freeman
Address: [REDACTED]
City/State/Zip: [REDACTED]
Home Phone: [REDACTED]
Work Phone: [REDACTED]
E-mail: [REDACTED]

Appointee will represent the First District on this commission.

Position was formerly held by:

Check box only if this appointment is filling an unexpired vacancy.

First District Supervisor: Das Williams

Signed by: _____

COB Information Verification	
<input type="checkbox"/>	Letter of Resignation on file
<input type="checkbox"/>	Vacancy Notice on file
Term:	
<input type="checkbox"/>	_____ years
<input type="checkbox"/>	Beginning date _____ 9/14/2021 _____
<input type="checkbox"/>	Ending date _____ 12/31/2022 _____

Profile

Clyde

First Name

Freeman

Last Name

[Redacted]
Email Address

[Redacted]
Street Address

[Redacted]
City

CA

State

93013

Postal Code

Indicate Supervisor Who Will Receive a Copy of your Application *

First District - Das Williams

[Redacted]
Primary Phone

[Redacted]
Alternate Phone

Which Boards would you like to apply for?

Carpinteria Cemetery District Board of Trustees: Submitted

Reference 1 Name

Neal Bartlett

Reference 1 Address

Reference 1 Telephone

Reference 1 Occupation

Attorney

Reference 2 Name

David Seehof

Reference 2 Address

Reference 2 Telephone

[REDACTED]

Reference 2 Occupation

Farmer

Reference 3 Name

Curtis Lopez

Reference 3 Address

[REDACTED]

Reference 3 Telephone

[REDACTED]

Reference 3 Occupation

Retired from Mission Linen - Director of Purchasing

Interests & Experiences

Please explain why you are interested in serving, and what experience you bring to the Committee. Attach additional documentation as necessary.

I am very involved in the Carpinteria community with various Boards/Committees, and non-profits. Being involved gives me great personal satisfaction, enjoyment, and I consider it my part in "paying it forward". As a local banker, I feel I bring fiscal skills and a conservative approach to the Boards that I serve, having an undergraduate degree in accounting, as well as always looking for logical solutions, which sometimes mean thinking 'outside of the box'. This position would be for me one more way to serve my community.

Give any information explaining qualifications, experience, training, education, volunteer activities, community organization memberships, or personal interests that bear on your application for the above Board, Commission or Committee. Attach additional documentation as necessary.

Current Finance committee member for Girls Inc of Carp (had been on the Board for several years and Board President); Carpinteria Lions Club - Treasurer and Past President; Carpinteria Lions Community Building Assoc - Board member; Board member for the Carp Valley Historical Society/Museum; a original member of the Citizens' Oversight Committee for Measure U; committee member for the SB South Coast Chamber of Commerce (had been Board member for Carp Chamber); Board member and Treasurer for Carpinteria Beautiful; and alternate member for the City of Carpinteria's Community Development Block Grant committee.

[RESUME_2021.doc](#)

Upload a Resume

Demographics

Ethnicity

Caucasian/Non-Hispanic

Gender

Male


Date of Birth

Education Completed:

AA degree in Business Admin; BS in Accounting; and MS in Finance. Various additional professional courses/certificates.

Please Agree with the Following Statement

I agree that upon submission of this application all information provided is a matter of public record, and is subject to disclosure.

I Agree *

Clyde N. Freeman



Summary

A real estate finance professional with in-depth experience in underwriting, structuring, and managing all types of commercial and residential real estate loans, both construction and permanent. Outstanding ability to implement processes to identify opportunities, set and communicate goals and quantify results. Also involved in construction, leasing and sales. Areas of expertise include:

- Underwriting
- Negotiation
- Due Diligence
- Valuation
- Business Development
- Working Knowledge of Law
- Budgeting and Expense Control
- Staffing and Training

Professional Experience

Montecito Bank and Trust, Santa Barbara, CA 2003 to present
Senior Vice President, Manager of Construction Loans & Community Development Lending.

- Originate quality loans within Bank's lending area and legal lending limits, ranging from \$500M to \$10MM. Bank Recognition Award for the highest loan volume for 2004.
- Team member involved with the reorganization and restructure of the Commercial Lending Group into a Credit Resource Center to provide all aspects credit approval/underwriting to the Relationship Managers in the branch system.
- Conducted various training sessions; provided direction and guidance; underwriting and technical assistance, and community out-reach activities.
- Trained and developed a junior loan officer from within the Bank.
- Improved loan quality and portfolio quality while increasing profitability.
- Actively involved with CRA lending activities involving real estate lending, construction and permanent, including tax exempt bond financing.

Valencia Bank and Trust, Santa Clarita, CA (acquired by Union Bank) 1998 to 2003
Senior Vice President, Construction Loans

- Originate quality loans within Bank's lending area and legal lending limits. Average annual increases in loan origination in excess of 30%.
- Reorganized and restructured the construction lending department.
- Improved loan quality and portfolio quality while increasing profitability.
- Established construction administration procedures, including various forms and monitoring/tracking reports.
- Actively involved in community functions and with local business professionals.

Sumitomo Bank of California, Los Angeles, CA (acquired by Zion's Bank) 1997 to 1998
Vice President, Section Leader, Construction Loans

- Originated quality loan on a statewide basis ranging from \$500M to \$28MM on various types of projects.
- Formulated and implemented a centralized construction loan policy; an in-depth loan management system; solicitation and approval of several disbursement services.
- Established construction administration procedures, including various forms and tracking/monitoring reports.

- Worked with legal counsel to standardize and upgrade construction loan documents.
- Developed and implemented a multi-family affordable housing lending program primarily directed to non-profit developers and for Tax Credit transactions.
- Conducted various training sessions; provided direction and guidance; underwriting and technical assistance, and community out-reach activities.

California Community Reinvestment Corp., Pasadena, CA 1994 to 1996
Executive Vice President, Loan Production Manager

- Developed and implemented process for loan origination monitoring/quality control; underwriting criteria enhanced; streamlined and standardized policies and procedures.
- Increased loan origination in excess of 10% over an aggressive budget while maintaining operational expenses under budget.
- Active public speaker and seminar panelist.
- Active loan originator; instrumental in standardizing loan documentation; successful business development; asset management and reviews; maintained investor/member relations.

Manufacturers Bank, Los Angeles, CA 1987 to 1994
Senior Vice President, Real Estate Division Manager

- Successfully turned around troubled lending division and increased morale while annually reducing operation budget in excess of 10%.
- Directed all departmental activities for: Construction Admin; Escrow; Mortgage Banking; Loan Processing; Loan Service; Appraisal, including staffing and training.
- Active Compliance Officer and CRA Officer for bank's real estate activities.
- Monitored/ensured adherence for: compliance; underwriting quality; policies and procedures; marketing & business development; loan goals & profitability.

Coast Savings & Loan Association, Los Angeles, CA 1984 to 1987
Vice President, Regional Loan Manager

- Commercial real estate lending on a national basis and locally.
- Origination of quality loans on both proposed and existing commercial properties in the \$4-\$25MM range.
- Annual origination and fees in excess of \$400MM and \$3.5MM, respectively.
Business development, budgeting, expense control, staffing and training.

Early Career Experience

Westwood Savings, VP, Major Loan Department Manager

American City Bank, VP, Construction Loan Officer

Bank of America, AVP, Construction Loan Officer and Assistant Branch Manager

Glendale Federal Savings, Regional Consumer Loan Officer and Residential Loan Officer

E d u c a t i o n

San Diego State University

San Diego, CA
B.S. Accounting

California State University

Northridge, CA
M.S. Finance

*Completion of Bank of America's MBA Management Training Program
Additional Continuing Education Certificates:*

UCLA School of Engineering - Construction Management Certificate

UCLA Real Estate Finance Certificate

Environmental Assessment Reporting Certificate

Licensed California Real Estate Broker and General Contractor

B o a r d o f D i r e c t o r s (p r i o r p o s i t i o n s)

CCRC	1991 to 1994
A Community of Friends	1994 to 2002
Nat'l Assoc. of Affordable Housing	1995 to 1996