



# MEMORANDUM

AGENDA ITEM #V.A

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DATE: SEPTEMBER 24, 2018  
TO: COUNCIL MEMBERS  
FROM: STAFF  
SUBJECT: EXECUTIVE DIRECTOR'S REPORT – NEW COUNCIL STAFF

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We are pleased to welcome two new members to Council staff.

Recommendation

Information Only



**Jeffrey R. Tart**  
8034 Kaliko Lane  
Wellington, Florida 33414  
Cell (917) 496-3635  
jtart232@comcast.net

**Experience:**  
Feb 2012-  
July 2018

**SEASIDE NATIONAL BANK & TRUST, Palm Beach Gardens, FL**

Client Advisor / New Business Development, VP

- \* Generated new commercial and real estate loans and opportunities exceeding \$75MM in commercial / real estate loans throughout Palm Beach, Broward, Martin and Miami Dade Counties.
- \* Generated wealth management assets and deposits exceeding \$50MM from combined corporate and individual clientele.
- \* Analyze, underwrite and prepare detailed loan proposals on commercial, real estate and business banking transactions to senior loan committee members.
- \* Identify and determine creditworthiness of prospective borrowing entities through market research.
- \* Outline, budget and implement asset management functions to obtain financial objectives for risk analysis.
- \* Establish relationships with brokers and property managers to evaluate prospective property risks and expenses.

June 2008-  
Jan 2012

**TD BANK, West Palm Beach, FL**

Commercial Loan Portfolio Manager / New Business Development, VP

- \* Actively managed a \$200MM commercial / real estate loan portfolio in Palm Beach County comprised of 100 relationships.
- \* Established new commercial, business banking and CRE relationships through local contacts comprised of attorneys, doctors, accountants and real estate professionals.
- \* Analyzed, underwrote and prepared detailed loan proposals on commercial, real estate and business banking transactions to senior loan committee members.
- \* Identified and determined creditworthiness of prospective borrowing entities through market research.
- \* Outlined, budgeted and implemented asset management functions to obtain financial objectives for risk analysis.
- \* Defined property market assumptions to determine future cash flow projections.
- \* Utilized cash flow models to evaluate expenses, IRR's, and exit strategies.
- \* Verified and reviewed tenant leases to maintain accurate rent rolls.
- \* Established relationships with brokers and property managers to evaluate Prospective property risks and expenses.
- \* Utilized market research to track and evaluate real estate trends.
- \* Managed current and defaulted commercial relationships, responsible for timely workouts, repossession or legal action required to secure the bank's collateral and reduce risk of loss.
- \* Assess repayment ability under restructure / forbearance situations.

May 2005-  
May 2008

**SUNTRUST BANK, West Palm Beach, FL**

Senior Portfolio Specialist, VP

- \* Analyzed, underwrote and prepared detailed credit loan proposals on commercial real estate transactions for approval by the CRE credit group.
- \* Established and maintained relationships with RM's, borrowers and property managers to evaluate prospective property risks, expenses and exit strategies to ensure principal repayment.
- \* Handled originations, renewals and restructurings.
- \* Evaluated relationships to ensure correct risk ratings, accrual status, book balances and appropriate reserves.
- \* Prepared and evaluated financial statement analysis on borrowing entities,

structures and guarantors involved in real estate transactions.

- \* Analyze cash flows to determine risk reward strategies on corporate and commercial real estate transactions.
- \* Underwrote construction, bridge and permanent mortgage loans.
- \* Outlined, drafted and negotiated term sheets and loan commitments.
- \* Prepared final underwriting and all supporting cashflow footnotes to accurately reflect significant business issues or credit structures.
- \* Interfaced with attorney's, originators and third party vendors on originations, renewals and restructurings.
- \* Utilized market research to track and evaluate real estate trends.

**Credentials:** New York University Certification in Real Estate Finance  
Series 4, 7, 8, 24, 27, 53, 63  
Participated in formal credit training program at Citibank

**Education:** **ADELPHI UNIVERSITY**, Garden City, NY  
Masters of Business Administration  
Concentration in Finance

**BINGHAMTON UNIVERSITY**, Binghamton, NY  
Bachelor of Arts in Economics and English

**PC Skills:** Microsoft Word, Excel, Powerpoint, CoStar, Argus & Project

Carl V. Romano  
15779 75<sup>th</sup> Avenue North  
Palm Beach Gardens, Florida 33418  
(561) 632-1258

September 6, 2018

Isabel Cosio Carballo  
Executive Director  
South Florida Regional Planning Council  
1 Oakwood Blvd  
Hollywood, Florida 33020

**Re: Letter of Recommendation for Jeffrey R. Tart**

Dear Mrs. Carballo:

It is my privilege to provide this letter of recommendation for Jeffrey R. Tart for a position overseeing the loan program for the South Florida Regional Planning Council. Without any hesitancy, I can attest to Jeff's character, business acumen, and potential for continued success. I have known Jeff for over 15 years. During this time, I have worked closely with Jeff (in my capacity as legal counsel for various lending institutions) in connection with the closing of many commercial loan transactions (real estate and non-real estate). Over this 15 year period, Jeff has continually demonstrated his knowledge of the issues involved in connection with commercial loan transactions (real estate and non-real estate). Furthermore, he has demonstrated to me a level of maturity, character and integrity that is so critical to an organization such as yours.

On a personal note, Jeff is not only a good friend of mine, but also a good person. Based upon what I have seen in Jeff over these many years, I truly believe that Jeff will be an asset to your organization.

Should you have any questions, please feel free to reach out to me.

Sincerely yours,



Carl V. Romano

Executive Director South Florida Regional Planning Council

1 Oakwood Blvd

Hollywood, FL 33020

Dear Ms. Carballo,

It is my pleasure to be able to recommend Jeff Tart for a position with your organization.

I have known Jeff since 2008 when he joined TD bank as a Vice President/Portfolio Manager.

Jeff worked closely with me in putting together complex credit packages for new borrowers.

He has a strong credit background and was well versed in Real Estate Lending.

He interfaced with a number of departments in the bank and always was able to maximize the required production we required.

He is a Team player and was always willing to take on extra work.

I know him and his family and would consider him an excellent candidate for the position with the Planning Council.

As a way of background, I am a Vice President with TD Bank in the Commercial Lending and Problem Loan Workout Dept. My office is located at 2130 Centrepark West Drive, West Palm Beach FL 33409.

My direct line #561-352-2089.

If you have any additional questions please feel free to contact me.



Robert Addea

Internal

# Corey D. Aitken

[coreyaitken115@gmail.com](mailto:coreyaitken115@gmail.com)

505 Monterey Square, Boynton Beach, FL 33436

(413) 652-4772

## EDUCATION

### **Masters of Science in Geoscience** (*August 2017*)

Florida Atlantic University: Boca Raton, FL

Focus: Human Environment Interaction and GIS

### **Bachelor of Science in Environmental and Life Science** (*May 2009*)

University of Rhode Island: Kingston, RI

Major: Marine Affairs

**Course Work:** Statistical Analysis of Marine Affairs, Marine Ecosystem Physiology, Marine Biology, Ecology, Introduction to GIS, Management of the Coastal Environment, Environmental Geology, Coastal Law, Human Use, Natural Disasters, Remote Sensing, Photogrammetry, LiDAR  
Proficient in AutoCAD, ArcGIS  
Completed Basic First Aid/CPR Training, HAZWOPER 40 hour, Lab Safety Courses for FAU

## EXPERIENCE

### **Graduate Teaching Assistant** (*September 2016 to present*)

Florida Atlantic University: Boca Raton

- Assist professor with grading and interacting with students
- Assist students with questions regarding the course
- Hold office hours to meet with students

### **Graduate Student** (*September 2016 to present*)

Florida Atlantic University: Boca Raton

- Assist PhD and other graduate students with collecting sediment and shoreline profile data
- Perform grain size analysis with mechanical sediment shaker, as well as identify sediment colorization
- Assist students with GIS tasks by providing hands on assistance and instruction

### **Draftsman/Environmental Scientist** (*January 2015-June 2016*)

Ecotech Environmental: Pompano Beach, FL

- Draft and modify work site maps using AutoCAD
- Perform groundwater and soil sampling events
- Assist project managers with writing FDEP reports and proposals

### **Endangered Species Observer** (*April 2014-January 2015*)

REMSA Inc, Cape Canaveral, FL

- Monitor endangered species, including marine mammals and sea turtles from clamshell and suction dredges
- Monitor turbidity levels in the water column during operations
- Responsible for stopping the job in case of mammal or turtle sighting

### **NRDA Field Scientist, Team Leader** (*June 2010 – July 2013*)

CARDNO Entrix: Tampa, FL/Houma, LA

- Worked on the Gulf of Mexico oil spill; responsible for oil collection as well as near- and off-shore shrimp collection for laboratory testing
- Utilized a variety of mapping techniques to monitor potential and past collection sites
- Ensured injury prevention by strictly monitoring work sites and 24 coworkers over three years
- Increased productivity of the project through hands-on field training for new employees
- Acted as a member of the ‘hot shot’ team, responsible for a variety of specialized tasks
- Produced reports and other team data that achieved 98% accuracy over a three-year period
- Worked with safety and scientific auditors to streamline SOPs of ongoing projects
- Aided with deckhand and small vessel operations
- Training to handle and identify manatees, dolphins, and sea turtles as well as how to assist with injured ones in the scope of the project

### **CHRP Intern; Lab Technician** (*Summer – Fall 2008*)

Graduate School of Oceanography: Narragansett, RI

- Collected water samples at various depths for lab testing (chlorophyll and productivity)
- Assisted PhD and undergraduate-fellowship students
- Worked alongside fellowship students to increase lab productivity and data analysis

### **Collaborative Research Projects**

Assisted ASBPA Science and Technology Committee with creation of the National Beach Nourishment Database

### **AWARDS**

- Nicolas Kraus Coastal Scholar Award - 2016
- Graduate Grant, Florida Atlantic University 2016-2017 (\$2,400)
- Graduate Grant, Florida Atlantic University 2017-2018 (\$2,400)

### **PRESENTATIONS**

- **Aitken, C.A.**, Briggs, T.M.R., 2016. Unarmored backbarrier shoreline change due to boat wakes. American SHore & BEach PReservation Assocaiaion (ASBPA) 2016. National Coastal Conference, Long Branch, New Jersey. Poster
- **Aitken, C.A.**, Mitsova, D., Briggs, T.M.R., 2017. Monitoring Boat wake change on a fetch limited natural shoreline. American Shore & Beach Preservation Association (ASBPA) 2017 National Coastal Conference, Fort Lauderdale, Florida. Presentation

### **PROFESSIONAL SERVICE and OUTREACH**

- Member of American Shore and Beach Preservation Association Government Affairs and Science and Technology Committees (2016-present)
- Student and New Professional Committee (2015-present), Committee Co-Chair (2017-present)