

William R. Ayres

Objective Senior corporate financial manager with particular expertise in Special Assets and Management. Proven ability in financial analysis, cash flow forecasting, and internal controls, budgeting. Superior presentation, negotiation, and business development skills and expert witness consultation.

Experience W.R. Ayres Consulting LLC.

Currently providing consulting and expert witness services to various banking institutions and for a Bankruptcy Trustee/Receiverships.

2005-March 2009 Retired Coronado First Bank
San Diego, CA

Executive Vice President-Chief Credit Officer

Responsible for the Management of the Credit Portfolio of the bank. Participates in the development and recommendation of loan growth objectives, policies and procedures that meet compliance regulations and maximize yield while maintaining quality control and minimizing loss; approves significant loans; represents the Bank in the business community, promotes Bank services, establishes and maintains relationships with customers and develops relationships with prospective customers. Maintain open and good communication with banking regulators. Chaired the Bank loan committee meetings.

June 2007 retired full time and worked part time as the bank Community Reinvestment Act Representative until March 2009.

1993-2005-Retired Scripps Bank/U.S. Bank San Diego, CA

Special Assets Manager- Senior Vice President

Responsible for Development, direction and control of collection activities of the Bank Special Assets to ensure adherence to Banks policies and procedures. Additionally, responsible for the liquidation of the Banks REO and coordination to retain legal counsel and manage legal proceedings including bankruptcy and receiverships.

- Received superior audit results from the FDIC and the Office Comptroller Currency Examiners on proper identification and management of criticized and classified assets. Last exam in May of 2003 resulted in no risk rating changes.
- Managed the credit review function for Scripps Bank reporting to the Board of Directors until such time the increase in loan volume necessitated utilizing outside credit review.
- Developed and implemented problem loan reporting system for bank wide

use.

- Increased annual recoveries of charged off loans by initiating legal proceedings with resulting repayment plans.
- Minimized losses and reduced classified assets by having borrowers refinance with alternative lending sources and one-off note sales.

1990–1993 Dai-Ichi Kangyo Bank of CA. San Diego, CA

Regional Vice President and Manager

Responsible for overall management of the San Diego Region, branch loan portfolio and operations.

- Increased branch profitability while reducing classified assets to zero.
- Raised audit standards to above average by improving internal controls.
- Developed and implemented cross training program for all employees.
- Instituted budget controls resulting in significant annual savings.

1989–1990 Federal Deposit Insurance Corporation, Irvine
CA.

Credit Specialist/Managing Agent

Responsible for management of failed Savings and loan institutions ranging in size from \$40 million to \$12 Billion in the Western Region of the United States.

- Developed and implemented workout plans and liquidation strategies to maximize settlements.
- Prepared institutions and assets for bulk and individual sales. Asset types included complex commercial real estate, corporate loans, total portfolio, and total institutional sales.
- Delegated credit authority up to \$10 million.

1966–1989 Bank of America Throughout California

Vice President Executive Account Officer- San Diego CA 1985-1989

Responsible for management of a large portfolio of complex commercial, industrial and agricultural borrowers. Worked with corporate executives and legal counsel to negotiate successful resolutions to restructured and classified assets.

- Achieved over 80% reduction in classified assets with no legal ramifications.

Vice President Manager of Business Banking Palm Springs, CA. 1984-1985

Responsible for managing the commercial loan portfolio and Business Banking unit for the Palm Springs Area Management Group comprising eleven branches. Accountable for the marketing and business development.

- Doubled business in established customer base by increasing assets.
- Developed and implemented a computerized database-marketing program to identify target markets, customers and prospects.

Corporate Account Officer-Los Angeles, CA. San Francisco, CA. San Diego, CA. 1966-1984

Various positions of increasing responsibility.

Education

Southern Methodist University, Dallas TX. Southwestern
Graduate School of Banking

B.S. San Diego State University, San Diego, CA. Liberal Arts and Science

A.A. Grossmont College, San Diego, CA. Aerospace-Aeronautics

Qualified Expert Witness-Superior Court San Diego CA.

**Affiliations and
Organizations**

- Past President, current member, Grossmont Healthcare District Board of Directors.
- Past Chair Board of Directors, Lambs Players Theatre. Current Endowment Board Member.
- Past Board Member Southern Methodist University Graduate School of Banking.
- East County Economic Development Corporation Gillespie Field Committee.
- Past Board Member, Oversight Board La Mesa Successor Agency.
- San Diego Receivers Forum.

Interests

- United States Cycling Federation
- Retired Pilot.
- Writing-Published Author.
- Golf.

References

Available upon request.



April 23, 2019

Jo MacKenzie, Chair
Keene Simonds, Executive Officer
San Diego County Local Agency Formation Commission
County Operations Center
9335 Hazard Way, Suite 200
San Diego, California 92123

Dear Ms. MacKenzie / Mr. Simonds,

I am submitting my interest in filling the vacant seat representing Special Districts on the Countywide Redevelopment Successor Agency Oversight Board for the County of San Diego.

I believe I can bring a unique perspective to the Oversight Board having served in two agencies over my career that had Redevelopment Agencies. While Fire Chief for the Lakeside Fire Protection District (2004-2010) I was a member of the Advisory Committee for the Upper San Diego River Improvement Project RDA (USDRIP). And prior to that assignment I was a Fire Captain with the City of Cathedral City (1987-1994) and had a front row seat as to how an RDA can positively affect a community.

While with Cathedral City I learned how an RDA can bring vital infrastructure projects to the community along with partnering with the private sector to bring new businesses to the community along with increased employment opportunities and increased local tax revenue. With this experience and knowledge, I was able to contribute to the USDRIP RDA on several occasions including partnering with the RDA to bring a new and relocated fire station / fire administrative offices / firefighter training tower to the community of Lakeside within the boundaries of the USDRIP RDA. Which also had the side benefit of then allowing the Fire District to relocate another fire station to an underserved portion of the community.

Working with the Lakeside Fire Protection District's budget allowed me to better understand how the property tax increment reallocations occur within an RDA and the affects it has on the various agencies and school districts within those boundaries.

I also bring to the seat a wealth of knowledge and experiences developed over 44 years of public service. Starting as a firefighter with then the California Division of Forestry (Cal Fire/San Diego) I rose through the ranks in several agencies becoming the fire chief of the Lakeside Fire Protection District. After retiring (2010) I have continued to serve the community of Lakeside by being an elected Director for the Lakeside Fire Protection District (2012 -- present). I have developed and administered budgets for both municipalities and special districts for the past 22 years.

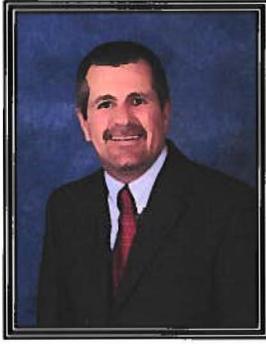
While Fire Chief and as a Director for the Lakeside Fire District, I have been an active member sitting as a Director for the Fire Districts Association of California (FDAC), serving as its President for two years along with participating on FDAC's Legislative Task Force advocating for fire and special districts in Sacramento.

I look forward to serving on the Oversight Board and protecting the interests of all the special districts throughout San Diego County that have relationships with Redevelopment Agencies.

Respectfully submitted,

Mark T. Baker

Mark T. Baker
Director
Lakeside Fire Protection District



MITCHELL L. THOMPSON

BIOGRAPHICAL BRIEF

Mitch Thompson grew up in Los Angeles and attended UCSD where he graduated magna cum laude with a double degree. His 40-year career includes positions in local government in San Diego County, starting a successful community development bank, and real estate development, investment and consulting with a particular emphasis on the development of affordable housing and redevelopment projects using public-private programs and funding. Mitch continues to be an active developer, investor and realtor in the South Bay area of San Diego County while also remaining active in a number of local civic issues. He has served in a variety of leadership positions on the boards of both non-profits and government agencies, including the Chula Vista City Council, Neighborhood National Bank, City of Chula Vista Redevelopment Oversight Board and the Otay Water District, where he currently serves as President of the Board. In addition, he currently serves on the Boards of the San Diego County Water Conservation Authority and the Southwestern Community College Foundation.

He lives in Chula Vista and enjoys international travel with a cultural emphasis with his Tijuana-born wife and artist, Luz Espinoza and their family. They particularly enjoy frequenting all parts of Baja California from Los Cabos to Tijuana enjoying the wide array of Baja cuisine. Mitch has been a resident of the South Bay since 1987 and has been a Chula Vista resident since 2007.