



Department of Financial Institutions

Los Angeles, California

June 13, 2013

California Small Business Lending Fair

Speakers:

Teveia R. Barnes, was appointed Commissioner of Financial Institutions by Governor Edmund G. Brown Jr. on March 12, 2012. Barnes was a partner at Foley and Lardner LLP since 2005 and has over 34 years of finance and regulatory experience. She served as general counsel and executive director at Lawyers For One America since 1999 promoting the increase of diversity and pro bono services in the legal profession. Ms. Barnes was executive director and general counsel at the Bar Association of San Francisco from 2001 to 2003. She served on the boards of directors for the U.S. Bank Advisory Board of Northern California, On Lok, Inc. and Hospice by the Bay. She earned a Juris Doctorate from New York University School of Law and a BA degree in economics, political science and German Studies from Rice University, where she was an Arthur B. Cohn Scholar.

Clifton Kellogg was appointed Program Director of the State Small Business Credit Initiative (SSBCI) in January 2011. The SSBCI Office makes financial awards to state programs that support small business lending and investing. From 2007 to 2011, Mr. Kellogg raised investment capital for ShoreBank Corporation in Chicago, the New Generation Loan Fund in Los Angeles, and for international microcredit organizations in Africa and Bangladesh. From 2000 to 2006, Mr. Kellogg served as President & CEO of City First Bank of DC, the first and only community development bank that targets the underserved communities of Washington, DC. Previously, he was Senior Policy Advisor at the National Economic Council and the U.S. Treasury during the development and enactment of the \$15 billion New Markets Tax Credit program. He is a graduate of Yale Law School and Stanford Business School.

Mark J. Robertson is President/CEO of Pacific Coast Regional Small Business Development Corporation (PCR), a Community Development Financial Institution (CDFI). Under Mark's leadership PCR administers several loan programs including the California Small Business Loan Guarantee Program, the SBA Community Advantage Loan Program, an EDA Revolving Loan Fund, and a Comerica Bank Micro Loan Fund. In addition, Mark oversees PCR's operation as a Small Business Development Center (SBDC) through which small business technical assistance is provided. With these programs and others since 1977 PCR has provided training, counseling, and loans of over \$280 million to almost 9,000 local small businesses.

Nancee Trombley is the California Capital Access Program (CalCAP) Manager and Lead for the State Small Business Credit Initiative Act programs under the California Pollution Control Financing Authority (CFCFA). She came to State service in 2009 with over 30 years of banking experience. Prior to joining CPCFA, Nancee served as the Sr. Credit Supervisor and Primary Underwriting Trainer for Fireside Bank in Pleasanton, California. Nancee graduated from California State University Sacramento, magna cum laude, where she earned a Bachelor of Science in Organizational Communications with a concentration in finance and workplace development. Nancee earned her Executive Master in Business Administration through California State University at Monterey Bay.

Emerson Hall is the Community Affairs Officer for the FDIC San Francisco Region. He has twenty-six years of banking credentials, having been a Senior Vice President and Regional Division Manager for several prominent large multistate financial institutions promoting community and economic development. Mr. Hall has conducted outreach, provided technical assistance and financial education to the unbanked and LMI communities throughout the United States for JP Morgan Chase Bank, GE Capital and US Bank. He is well versed in all lending disciplines, having completed formal credit training with special emphasis in commercial lending. Mr. Hall is an accomplished facilitator and coalition builder. He currently works within the Division of Depositor and Consumer Protection; managing a staff that assist financial institutions develop responsive strategies to meet the credit, service and investment needs of communities' throughout eleven western states and one territory. Mr. Hall holds a BBA in Finance from Texas Southern University and is a graduate of the Sam Houston State University Banking and Financial Institutions MBA program. He served 6 years in the US Coast Guard and holds a distinguished honorable discharge.

Natalie Orta is the Supervisor in the Economic Development Division at the Los Angeles District Office of the U.S. Small Business Administration where she has been employed for the last eighteen years. She is actively involved in outreach efforts targeting the small business population in Los Angeles, Ventura and Santa Barbara counties. She has organized and participated in business seminars sponsored by numerous civic and private organizations. Many of the above events were conducted in their entirety in Spanish, which Ms. Orta learned during fifteen years of residence in Mexico, where she taught English as a second language to executives, factory workers, resort employees, engineers, and children. Her ability to communicate with ease in Spanish resides in the fact that after her long stay in Mexico she considers herself Mexican by assimilation. A graduate of the University of California at Irvine, Ms. Orta has had significant experience in both working with and consulting for small business in both the United States and Mexico. She also studied in France where she was exposed to European small business practices and traveled the Continent extensively.