

Resolution #2



**DOWNTOWN  
HAMMOND**  
DEVELOPMENT DISTRICT

DOWNTOWN DEVELOPMENT DISTRICT  
2 W THOMAS ST, HAMMOND, LA 70403 | (985) 277 5681

January 12, 2026  
RE: DDD Board of Directors Appointments

Dear Hammond City Council,

The Hammond Downtown Development District is seeking your appointment of following nominees to serve on our Board of Directors. I've attached supporting documents for each nominee including nomination letters, resumes, and evidence of business and/or property ownership in the district.

**Terms effective immediately though December 31, 2026**

- Largest Assessed Property Owner - First Guaranty Bank (400 E Thomas St)
  - Nominee: **Evan Singer of First Guaranty Bank**

**Terms effective immediately through December 31, 2027**

City of Hammond Mayor

- Nominee: **Todd Delaune of Red, White & Brew, Inc.**

Chamber of Commerce Seat - Tangipahoa Chamber (400 NW Railroad Ave)

- Nominee: **Mary Mowad Guiteau of Holly & Smith Architects**

East Side Property/ Business Owner

- Our Mom's Restaurant (205 E Thomas St)
- Modified: A Beauty Bar (209 E Thomas St)
- Lady Phoenix Rising (209 E Thomas St)
- Cena; Hammond (123 S Cate St)
- Movement Mortgage (109 E Charles St)
  - Nominee: **Eddie 'Ryan' Oliphant of Benteaux LLC**

In compliance with our statute (RS 33:2740.15; attached), all nominating parties and nominees are current on property tax and sales tax (where applicable), as well as current on occupational licenses issued by the City of Hammond (where applicable). All nominees are registered voters in Tangipahoa Parish.

Please note that our 'West Side Property/ Business Owner' seat remains open for nominations.

My best,

Michelle Kendall  
Executive Director, Hammond Downtown Development District



**§33:2740.15. The Hammond Downtown Development District; Downtown Development Authority; creation, composition, and powers; preparation of plans; levy of ad valorem taxes and issuance of bonds**

C.(1) The governing authority of the district shall be a board of eight members. The board shall be known as the Downtown Development Authority, hereafter referred to as the "authority". Seven members of the authority shall be appointed by the council of the city of Hammond, hereafter referred to as the "city council". The mayor shall serve as an ex officio, nonvoting member of the authority. One of the members shall be appointed from a list of nominees submitted by the mayor. Three of the members shall be appointed from lists of nominees submitted by each of the six largest assessed property owners within the district. One member shall be appointed from a list of three nominees submitted by the Hammond Chamber of Commerce. Two members shall be appointed from nominations submitted by property owners subject to the ad valorem tax provided for in Subsection E of this Section, or who are licensed business owners within the district. Nominations shall be compiled separately for the areas east and west of the ICG Railroad tracks, and each such nominee shall be nominated by a minimum of five business owners from within the respective districts before being considered a valid nominee for the Hammond City Council's review. A nominee shall be eligible only if all taxes and licenses of the nominee as well as the taxes and licenses of those placing the nominee's name into consideration are current. If any list of nominees provided for herein is not submitted by any nominating group or person within fourteen days after notification by the city council, the city council may appoint a member of its own choosing. Each member of the authority shall own property in the district, be the owner of a business within the district, or be an officer of a corporation or other business entity owning property in the district and shall be a registered voter of Tangipahoa Parish. The city council may remove any member for cause.

**Accomplished and result-driven bank executive with 20+ years of experience in operations management, commercial lending, mergers and acquisitions, loan collections, fintech software installations, team leadership, risk, and change management.**

Proven track record of managing large, complex commercial loan portfolios and M&A teams. Adept at providing process and servicing expertise, guidance, and leadership across all Commercial Loan Servicing and Commercial Bank Operations. Experienced in implementing operational strategies, designing loan origination systems, and installing nCino and Salesforce software. Proficient in financial analysis, risk management, and process improvement focusing on increasing efficiency, reducing costs, and enhancing customer satisfaction.

- Successfully led the recapitalization of a small Texas bank, grew to multiple branches, doubled asset size, increased efficiencies.
- Recognized for successfully managing Special Assets overseeing workouts, collections, foreclosures, and ORE.
- Visionary leader with emphasis on forward progress and creativity, capable of facilitating working meetings that result in actionable items and provide direction to teams.
- Detail-oriented process expert with strong communication skills and ability to drive consensus among diverse stakeholders.

## Areas of Expertise

- Mergers & Acquisitions
- Strategic Planning & Business Development
- Executive & Client Relationship Management
- Due Diligence & Deal Structuring
- Loan Workout & Restructuring
- Loan Portfolio Management
- Commercial Lending & Collections
- Distressed Debt Acquisitions & Sale
- Special Assets Management
- SBA/USDA Liquidations/Foreclosures
- Leadership & Team Management
- Process Improvement & Streamlining
- Fintech Software Installations
- Financial Analysis & Modeling
- BSA/Asset-Based Lending

## Career Experience

**First Guaranty Bank, Hammond, LA**  
Chief Lending Officer | 2025

**December 2025**

**Granger National Bank, Granger, TX**  
President | July 2024 – October 2025

Lead bank's modernization through investments in core system, loan growth, deposit growth, investment in infrastructure and leading team to grow earning assets while stabilizing bank through modernization.

**First Guaranty Bank, Hammond, LA**  
Chief of Mergers and Acquisitions | 2018 – 2024

**Jan 2018 – May 2024**

Lead bank's successful completion of multiple acquisitions in Louisiana and Texas by leading due diligence, deal structuring, and data conversion efforts from start to finish.

- Directed due diligence efforts to identify risk areas in transactions and develop plans to ensure and secure more efficient and profitable acquisition processes, as well as minimize impact on transactions.
- Negotiated and executed definitive agreements, SEC filings, and proxy statements for acquisitions.
- Led teams through workout of problem loans, resulting in improved quality of lending portfolio.
- Managed core conversions from multiple bank core systems, ensuring smooth and efficient data conversion.
- Streamlined operational efficiencies and improved team productivity throughout acquisition processes.

## Special Assets Manager | 2021 – 2024

Direct and motivate team in overseeing collection calls, negotiations of forbearance agreements, workouts, foreclosures, and SBA/USDA liquidation plans to ensure timely resolution of delinquent loans.

- Revamped the team's approach to handling problem loans, resulting in a significant reduction in past-due loans.
- Spearheaded problem loan management process, resulting in significant reduction in past due ratios, TEXAS ratio, and non-performing assets.
- Cleared over \$50MM in past due loans off books with minimal loss, resulting in significant improvement in bank's TEXAS ratio and non-performing assets.
- Developed and implemented effective workout solutions, minimizing the impact of defaulted loans on the bank's portfolio.
- Conducted regular training and guided loan officers to improve their performance in handling past-due credits.
- Implemented multiple process efficiencies to streamline workflows, reduce costs, and improve overall team performance.

## nCino Project Manager and Executive Sponsor | 2019 – 2024

Led project team in planning, development, and execution of nCino implementation project, ensuring timely completion and adherence to budget. Coordinated with internal stakeholders and external vendors to ensure smooth implementation of nCino software and ancillary vendors, mitigating any risks or issues that arose during process.

- Orchestrated development and implementation of nCino Commercial Lending, Retail Lending, Online Account Opening, and In-Branch Deposit account opening software, resulting in streamlined operations and increased efficiency.
- Led vendor selection process, including vetting, contract negotiation, and installation of all ancillary vendors such as Salesforce, Equifax, Data Verify, CSI, Magicwriter, Idology, and NADA, ensuring seamless integration with nCino software.
- Directed successful installation and integration of nCino software and ancillary vendors, resulting in improved data accuracy, reduced processing times, and increased customer satisfaction.

## Legal Department | 2021 – 2024

Facilitated review of all Power of Attorneys, Estates, Successions, Trusts, and Small Successions for 32 bank branches. Coordinated with network of attorneys to ensure clients' requests were accommodated. Conducted legal research and analysis to provide guidance and recommendations to bank management.

- Developed streamlined process to review legal documents, resulting in improved efficiency and accuracy.
- Conducted regular training sessions to educate bank employees on legal compliance and best practices.
- Managed legal risks and liabilities by identifying potential issues and implementing preventative measures.
- Drafted and reviewed legal documents, contracts, and agreements to ensure compliance with legal regulations and standards.

## VP/Regional Lending Manager | 2009 – 2024

Streamlined purchase and integration of multiple loan pools across the US, improving process efficiency and profitability. Conducted thorough market research, identifying new business opportunities, and leveraging them to achieve revenue growth. Evaluated and analyzed loan applications and creditworthiness of customers, ensuring compliance with industry regulations and internal policies.

- Initiated and executed highly complex asset-based and commercial real estate deals exceeding \$100,000,000 for diverse customers with revenue ranging from under \$100,000 to over \$75,000,000 annually.
- Led teams to close over \$200,000,000 in transactions and managed loan portfolios exceeding \$250,000,000, ensuring top-notch service delivery and exceptional customer satisfaction.
- Strategized and implemented innovative sales tactics, resulting in significant increase in number of customers served and volume of loans processed.
- Mentored and trained team members, equipping them with the skills and knowledge required to excel in the highly competitive lending industry.

Analyzed customer data and transaction patterns to detect and investigate potential money laundering activities. Coordinated with internal and external auditors to ensure the effectiveness of the Bank Secrecy Act program. Collaborated with law enforcement agencies and regulators on investigations related to suspected money laundering activities.

- Created and deployed Bank Secrecy Act compliance policies and procedures, ensuring adherence to regulatory requirements.
- Utilized Bank Secrecy Act Plus software to monitor and analyze high-risk business segments, creating and implementing effective risk mitigation strategies.
- Conducted ongoing training for staff on Bank Secrecy Act regulations, resulting in increased awareness and compliance.
- Built and applied enhanced due diligence procedures for high-risk customers, reducing the bank's exposure to potential fraud.

***Additional Experience: Credit Analyst, First Guaranty Bank, Hammond, Louisiana (Jan 2008 – Oct 2009)***

## **Education**

**Professional Degree in Banking (2011)** | Graduate School of Banking at Louisiana State University, Baton Rouge, LA  
**BBA in Accounting & Economics (2008)** | Marshall University, Huntington, WV



**FIRST  
GUARANTY  
BANK**

Member FDIC

400 East Thomas St., Hammond, LA 70401  
888.375.3093  
fgb.net

December 10, 2025

Michelle Kendall, Executive Director  
Hammond Downtown Development District  
#2 West Thomas Street  
Hammond, LA 70401

Dear Mrs. Kendall:

This letter is to nominate Evan Singer for your board of directors' as First Guaranty Bank's representative for Hammond Downtown Development District Authority.

Evan previously served as a member of the Downtown Development District and demonstrated exceptional commitment to advancing the economic and community development goals of Hammond. His experience and insight into local initiatives make him uniquely qualified to continue contributing in this capacity. Evan's leadership, professionalism, and dedication will ensure he remains a valuable asset to the Authority and the community it serves.

If you need additional information, please do not hesitate to contact me at 985.375.0350.

Thank you for your attention.

Sincerely,

A handwritten signature in blue ink that reads "Michael R. Mineer".

Michael R. Mineer  
President/CEO