

Summer/
Fall
2014

CLP CIRCULAR

News for Leasing and Finance Professionals

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Message from the President



David Normandin, CLP
Senior Vice President
Banc of California

2014 has already been an exciting year for the CLP Foundation. We have received 38 CLP applications and have successfully organized and staffed 3 Institutes for Leasing Professionals (ILP) on behalf of the National Equipment Finance Association (NEFA) and have had 31 people sit for the Certified Lease Professional exam.

ECS Financial hosted our first ILP of the year the last week of July. We owe a great thanks to Nancy Geary, CPA, CLP and her team for a fantastic event in the Chicago area. I would also like to recognize and thank the instructors of this ILP: Dennis Dressler, Esq., Nancy Geary, CPA, CLP, Marc Keepman, Chris Maudlin CLP, Matt Padden, CLP, Ken Peters, Esq., and Brian Schonfeld, CLP. There were four candidates who sat for the exam and I am proud to say that all four passed.

My team at Banc of California was honored to host the second ILP the first week of August. There were twenty participants in the ILP followed by thirteen candidates that sat for the exam. Of these candidates, eight passed. I would like to recognize and thank the instructors of this ILP; Steve Tidland, CLP, Andy Alper, Esq., Doug Houlahan, CLP, Joe Schmitz, CLP, Tamara McCourt, CCE, CLP and Jenny Wood CLP. Lisa Whitehead, CLP proctored the exam and Amy Spragg, CLP and Jaimie Haver, CLP were essential in coordination of the event.

The third ILP of the year was hosted by Financial Pacific Leasing and spearheaded by Terey Jennings, CLP. I would also like to thank the instructors there: Jeff Bartholomew, CLP, Brian Black, CLP, Pete Davis, Terey Jennings, CLP, Samantha Nettles, CLP, Virginia Piazza, CPA, CLP, John Rosenlund, CLP, Lia Wax, CLP, Jenny Wood, CLP, Terry Wood, CLP, and John Wright, CLP. There were four participants and the one individual who sat for the exam, passed.

The fourth and last ILP that the Foundation is assisting NEFA with in 2014 is being hosted by FSG Capital in Baltimore, MD on October 11-13. We are currently looking for instructors and participants for this event. Please reach out to Reid Raykovich, CLP at (206) 535-6281 to find out more information on how you or someone you know can be involved.

Additionally, Amy Spragg, CLP, Chris Lerma, CLP and I have been working on updating the CLP exam to increase clarity. For those of you who remember the scale of the exam, this has been a large project that is close to completion and will further our efforts to promote and grow the Foundation.

Indeed, 2014 continues to be an exciting year in the life of the Foundation. Thank you for your active participation in living the professional example of what it means to be a Certified Leasing Professional.

Best continued success,

A handwritten signature in blue ink that reads "D. Normandin". The signature is fluid and cursive.

David Normandin CLP

The CLP Foundation Associate Designation

By Kyle W. Gilliam, CLP

Do you have 24-months of verifiable experience in the equipment finance industry? If so, I have some great news to share with you. After several years of trying to attract young equipment finance professionals in our industry to pursue their CLP Certification, our Board of Directors recently announced the solution. The CLP Foundation "Associate Designation" is designed for individuals new to our industry. The minimum requirements are as follows:

- A minimum of 2 years of experience in the equipment finance industry
- Three recommendations from active industry professionals, including at least one from a CLP in good standing
- Candidate letter expressing their desire to obtain the designation
- Completion of the CLP Associate application
- Acceptable public records background check, character, ability and reputation
- Pledge, in writing, to adhere to the Standards of Professional Conduct
- Successfully complete the CLP exam

As exciting as this news is, the pursuit of this designation is no less challenging. The high level of competency required, standards of professional conduct, as well as the exam remain the same for the CLP Associate designation.

The sooner you begin the journey, the better. Most people new to our industry struggle with certain aspects of equipment finance in some form or fashion. There is no better way to show that you are committed to this industry and to yourself than to make the decision today to become the newest CLP Associate in the equipment finance industry.

For more information, please visit www.clpfoundation.org or contact our Executive Director, Reid Raykovich, CLP at reid@clpfoundation.org or (206) 535-6281.



Kyle W. Gilliam, CLP currently serves as President/CEO for Arvest Equipment Finance. Founded in 2007, Arvest Equipment Finance ranks among the Top 50 bank-owned equipment finance companies in the country based on the Monitor Daily's ranking released in the summer of 2014. Kyle previously served as Executive Vice President of Bank of the Ozarks Leasing prior to arriving at Arvest Bank. He has 20 years of banking experience and his primary focus has always been on equipment finance. Kyle also currently serves as President of the NEFA Board of Directors.

Kyle is retired from the Arkansas Air National Guard with 27 years of service to his country where he served with the 188th Fighter Wing. He and his wife Jackie of 24 years reside in Fort Smith, Arkansas. They enjoy spending their free time at their vacation home on the Alabama Gulf Coast. They have two children Grayson and Madison. Both are attending the University of Arkansas-Fort Smith.

CLP Spotlight - Bette Kerhoulas, CLP

Please give a short description of your background in the industry.

I started Pacifica in June of 1984. We're a full-service equipment financing and leasing company located in Southern California. It's been very gratifying to be a part of Pacifica's growth from a two-person small business to where we are today. Since we started out very small, I have handled all facets of the daily routine here at Pacifica. Today, 30-years later, my daughter Amy Spragg and I oversee the day to day operations of the company, handle key in-house accounts and develop and maintain our lender and underwriting relationships. I became a Certified Lease Professional (CLP) in 1999. In 2003, I was honored to be selected as the 1st female President of one of our industry's premier leasing/financing associations, United Association of Equipment Leasing (UAEL) – currently NEFA.



Bette Kerhoulas, CLP
*Managing Director
Pacifica Capital*

What is your favorite thing about the industry?

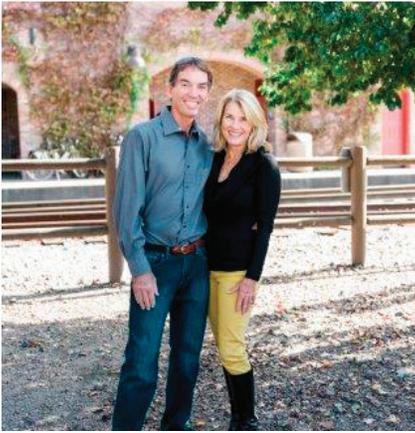
I love the interaction with my peers, young and old alike. I appreciate the opportunity to work with so many talented and knowledgeable people. I enjoy the process of putting together each individual credit "puzzle" in the best way possible in order to maximize our financing options. I treasure our working environment here at Pacifica, where we have very much a "family" atmosphere – we work together with onesty and integrity – and we pass those values along to our lenders, vendor and customers.

What has helped you in business the most?

The ability to surround myself with talented and hard-working people here at Pacifica has been my most valuable asset over the years. This type of business requires various employees with several different skill sets. I've been blessed enough to find and hire the very best employees this industry has to offer – and they have been attracted to Pacifica based on our excellent reputation and warm, friendly, working environment.



Employees of Pacifica Capital



Bette and her husband
Dion Kerhoulas

If you won 50 million dollars in the lottery, what would you do with the money?

First of all, I'd set up a Non-Profit Foundation in which to donate at least half of the winnings to worthy and charitable causes. Interestingly enough, my husband and I have entertained this idea for many years, were we to receive such a windfall. What a blessing it would be to have the means to change people's lives in a positive and permanent way. And then, of course, we would secure our children and grandchildren's financial futures with a portion of the funds. And finally, I'm sure we'd set aside enough money to purchase that perfect plot of land overlooking the water in Kapalua - and design and build our dream home in paradise!~

Would you like to share an interesting hobby or accomplishment?

I have been blessed to be born into a family of musicians. My Dad was a member of the original Arkansas Quartet with two of his brothers and a friend. They sang all over the country years ago before I was born – Christian and secular music.

My Mom was a pianist and violinist who also had a beautiful alto voice and sang over the Christian radio station that my grandfather operated through his Church in Idaho. I was blessed with a love of music and a singing voice that allowed me to start performing at the young age of three. While growing up, I was a member of a high school band that performed in many local venues. And I was selected as one of five from an audition process of over three hundred teenagers to become one of the Young Americans, a singing and dancing group that performed at quality venues all over the world. We had a television special, released two quality albums, and I was introduced to artists who would often hire me to sing back-up in their Vegas and Hollywood venues. I sang with Elvis, Tom Jones, Engelberg Humperdink to name a few – and I performed on the Ed Sullivan show alongside The Jackson Five. It was quite an experience and one I'll cherish forever.



Bette performing at a
High School Formal Dance

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New CLPs

June 2014 - August 2014



Kimberly Bartling, CLP
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Mitch Bedke, CLP
Finance Capital



Anne Dalgaard, CPA, CLP
ECS Financial Services



Nick Fong, CLP
First Star Capital



David Isenberg, CLP
GreatAmerica Financial Services



Dave Maslyk, CLP
Bank of the West Equipment Finance



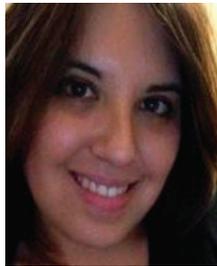
Sinead Murphy, CLP
ECS Financial Services



Chris Nagle, CLP
DeLage Landen Financial Services



Chooney Pak, CLP
Providence Capital Funding



Jennifer Pryor, CLP
First Star Capital



Melissa Sayre, CLP
Financial Pacific Leasing



Bobby Siddiqui, CLP
Alliance Funding Group



Lauren Timlin, CLP
Banc of California



Tobey Wilson, CPA, CLP
ECS Financial Services

Not pictured: Emily Windle, CLP; Finance Capital

Fun Fact

**The CLP designation celebrates
30 years in 2015.**



Save the Date

NAELB Eastern Regional
September 5-6 - Baltimore, MD

NEFA Fall Funding Symposium
September 18-20 - San Antonio, TX

Institute for Leasing Professionals - East Coast
October 11-12 - Laurel, MD

CLP Exam
October 13 - Laurel, MD

NAELB Western Regional
November 7-8 - Irvine, CA

CLP exams may be taken through a proctor at a time and location that is convenient to you. Please contact info@clpfoundation.org or call: (206) 535-6281 to schedule your exam today.