

Linda Lingle
GOVERNOR



ORLANDO "DAN" DAVIDSON
EXECUTIVE DIRECTOR

STATE OF HAWAII

DEPARTMENT OF BUSINESS, ECONOMIC DEVELOPMENT AND TOURISM
HAWAII HOUSING FINANCE AND DEVELOPMENT CORPORATION
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IN REPLY REFER TO

Statement of
Charles King
Chair,
Board of Directors of the
Hawaii Housing Finance and Development Corporation
Before the

**SENATE COMMITTEE ON COMMERCE, CONSUMER PROTECTION AND
AFFORDABLE HOUSING**

April 21, 2008, 9:00 a.m.
Room 016, State Capitol

In consideration of
**G.M. 604 GUBERNATORIAL NOMINEE RALPH MAXWELL MESICK TO THE
HAWAII HOUSING FINANCE AND DEVELOPMENT CORPORATION**

The Hawaii Housing Finance and Development Corporation (HHFDC) supports the nomination of Ralph Maxwell Mesick to serve as the at-large member of its Board of Directors.

Mr. Mesick is the Executive Vice President in charge of commercial lending for the Bank of Hawaii, overseeing a portfolio of over \$3.3 billion in loan commitments. He has also had direct experience with the Bank of Hawaii's commercial real estate loan division. In that capacity, he has direct experience with construction financing of affordable housing projects. Before coming to the Bank of Hawaii, Mr. Mesick has also been responsible for asset management, finance and marketing for real estate development projects. At a time when understanding of financing and credit markets is increasingly critical, Mr. Mesick's expertise will be a valuable asset to the HHFDC Board.

Given his professional experience, I believe that Mr. Mesick is well qualified to serve on the HHFDC Board, and respectfully request that the Senate confirm his appointment. Thank you for the opportunity to testify.