

Name

Street Address • City, State Zip

(555) 555-5555 • name@name.com

CAREER OBJECTIVE

Vice President / Senior Credit Officer
Senior Special Assets Officer

CAREER PROFILE

Analytic and committed professional with 12 years of experience contributing to the effective operation and profitability of major lending institutions through outstanding asset management, loan underwriting, and risk analysis expertise. Accomplished lending specialist with proven track record for performing credit risk, financial statement, tax return, and portfolio risk analyses and creating sound financial models. Talented communicator and leader with gift for collaborating effectively with people from varied backgrounds and temperaments.

- Credit Risk / Financial Statement Analyses
 - Credit Department Administration
 - Asset Management
 - Tenacious / Adaptable
 - Department Start-up Expertise
 - Financial Modeling
 - Loan Underwriting
 - Staff Training / Mentoring
 - Portfolio Analyses
 - Fluent in English and Spanish
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PROFESSIONAL EXPERIENCE

CREDIT OFFICER, Partners, City, State • 2004-2009

Underwrote, approved, and structured complex commercial real estate loans for office, hotel, retail, multi-family (HUD) skilled nursing, gas stations, restaurants, self-storage, shopping centers, special purpose, and owner-occupied properties. Collaborated with Chief Operations Officer and Chief Compliance Officer on asset management, credit policy, and marketing objectives. Trained and mentored junior officers and initiated staff training seminars and presentations. Conducted portfolio pricing and profitability analyses and processed annual loan reviews and workouts.

Major Achievements

- Maximized company's profits by successfully managing complex commercial real estate loan processes of between \$1-32 million each.
- Strengthened company's ability to analyze and prioritize financial products by initiating and creating loan pricing / company cost analysis Microsoft Excel matrix. Project determined profitability of company's products which influenced loan pricing, minimums, target markets, and company layoffs.
- Optimized knowledge and skills of employees by initiating several company-wide training seminars, using external professionals and self-taught, on variety of issues such as property deferred maintenance issues, underwriting commercial real estate, and title policy issues.
- Generated greater efficiencies for company by collaborating with senior management to analyze target markets and company pricing to identify strengths and weaknesses within system and adjust credit policies.

COST ANALYST, State Bank, City, State • 2000-2004

Underwrote and approved commercial and residential real estate loans for permanent, construction, and purchase loans. Conducted credit analyses and asset management on office, hotel, retail, multi-family, residential, Small Business Administration, and Commercial Mortgage Backed Securities loans. Managed foreclosures, bankruptcies, liquidations, legal counsel, REO's, and loan workouts. Stress tested loan portfolios and conducted DCF analyses on bank's largest loans and REO's, IRR's, and NPV's. Mentored junior analysts and staff members.

Major Accomplishments

- Enhanced institution's profitability and operation by performing credit analyses and managing, reviewing, and analyzing loan portfolios ranging from \$10-20 million including some of institution's most complex loans.
- Optimized institution's viability and profitability by underwriting largest residential loans ranging between \$1-10 million. Also performed credit analyses and analyzed and approved commercial real estate purchase loans ranging from \$1-100 million.

CONSTRUCTION LOAN ANALYST, Lending, City, State • 1998-2000

Underwrote residential construction loans (FHA / VA), performing credit and construction cost analyses. Completed loan workouts, managed junior analysts and temporary employees, and conducted construction loan underwriting seminars.

Major Accomplishments

- Contributed to corporation's viability and success by shepherding start-up of new construction loan department. Served as senior construction loan analyst, trained / mentored junior analysts, and served as key analyst to branches located within East Coast region.
- Enhanced corporation's profitability by serving as high volume underwriter, being viewed as very knowledgeable in construction lending, a good communicator, and able to multi-task well. Met high pressure deadlines with positive and proactive attitude.

CAREER NOTE

Additional positions include Underwriting Analyst with Commercial Mortgage Company, Project Analyst with Resources, Incorporated, and Account Executive with Mortgage Company. Details upon request.

EDUCATION

Executive Juris Doctor, Law School, University
Bachelor of Science in Business Administration

(Emphasis on Real Property Management and Development), University

LANGUAGES

Fluent in English and Spanish