

# Jane Doe

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## **SUMMARY:**

Experienced in providing financial solutions to corporate clients. Firm understanding of commercial banking, credit analysis, and commercial real estate finance. Completion of formal credit management training program within KeyBank.

## **PROFESSIONAL EXPERIENCE:**

### **Doe Consulting – Ann Arbor, MI (2005 to present)**

#### *Owner/Operator*

- Provided third party credit analysis and underwriting on contractual basis to Countrywide Commercial Real Estate and Merrill Lynch Capital.
- Completed full due diligence for underwriting of securitizable commercial mortgages including market analysis, financial analysis, borrower/sponsor analysis, lease review, and tax review among other items.
- Prepared spreadsheets and credit write ups to be submitted for credit approval and arranged follow up materials as needed for closing and sale of the loans.

### **Merrill Lynch Capital – Chicago, IL (2004 – 2005)**

#### *Syndications Officer / Assistant Vice President*

- Performed distribution and sales functions including analyzing, underwriting, structuring, packaging, and placing complex pools and portfolios of commercial real estate loans as well as pari-passu interests and subordinate interests in whole loans.
- Completed underwriting tasks for loan participations which included analyzing and underwriting risk/exposure, and assisting in closing on the acquisition of other lender debt.
- Assisted and advised national originations staff in new business efforts consistent with market appetite for “sellable” loans including first mortgages, mezz debt, B notes and preferred equity.
- Monitored and completed quarterly reviews and covenant testing on \$350MM participation portfolio.

### **KeyCorp / KeyBank Real Estate Capital– Chicago, IL (1999-2004)**

#### *Commercial Real Estate Relationship Officer / Assistant Vice President*

- Conducted underwriting analysis and secured approval for bank products including construction and permanent loans, lines of credit, letters of credit, bridge loans, credit tenant programs, mezzanine financing, and derivative products, for office, retail, industrial, and multi-family projects as well as corporate REITS.
- Cultivated current portfolio relationships for cross-selling opportunities and assisted relationship managers in development of new relationships.
- Prepared term sheet proposals for prospective transactions with customers ranging from middle market developers to large developers and REITs.
- Monitored existing \$500+ million portfolio to assess covenant compliance, construction completion, lease-up status, and deterioration of borrower / guarantor financial condition.
- Performed cash flow, proforma, and cost budget analysis in order to assess viability of various projects ranging from \$2 million to \$300 million in value.
- Assisted in syndication of several \$50+ million transactions.
- Completed site inspections and met with clients to discuss current and future transactions.
- Reviewed loan documents and participated in negotiations with borrowers and attorneys.
- Worked with closers and servicers to complete closings in a timely manner.

- Completed quarterly and semi-annual reviews of the portfolio as required per KeyBank Credit Policy.

**First Security Commercial Mortgage – Chicago, IL (1998 - 1999)**

*Chicago based conduit lender with \$500 million in conduit transactions in 1998.*

*Underwriter*

- Reviewed and completed underwriting for permanent commercial mortgages on all property types including, healthcare, office, retail, multi-family, and hotels.
- Conducted analysis of operating statements, leases, tax returns, personal financial statements, credit reports, appraisals, engineering reports, environmental reports, seismic reports, Lexis/Nexus Search results, and various other resources to make loan approval recommendations.
- Presented loans to nationwide credit committee for approval.
- Conducted site inspections and attended client calls when appropriate.
- Senior healthcare underwriter with extensive knowledge of Medicare, Medicaid, and Managed Care reimbursements as well as governmental regulations regarding licensure and operations.
- Assisted with marketing of Healthcare Program via direct mail, advertising, and trade shows.
- Extensive knowledge of securitization process, rating agency requirements, and the CMBS market as a whole.

**KeyCorp/KeyBank N.A. – Ann Arbor, MI (1996 – 1998)**

*Credit analyst / Management Associate*

- Participated in formal commercial credit training coursework and seminars as a participant in KeyBank’s Management Training Program.
- Completed rotational underwriting assignments within Commercial Real Estate, Portfolio Monitoring and Healthcare Finance.
- Analyzed corporate and personal financial statements; tax returns, third party reports, and other documentation to make credit recommendations.
- Completed quarterly and annual reviews of loans and monitored covenant compliance.
- Conducted research and completed due diligence for underwriting of term and revolver loans, construction loans, permanent commercial mortgages, and other lending programs.
- Determined credit risk and evaluated loan structure and pricing for loans ranging from \$1 million to \$200 million.
- Researched companies and industries through various services such as Bloomberg, Dun & Bradstreet, and Value Line.

**EDUCATION:**

**Master of Business Administration**

University Of Michigan 1996

Emphasis: Finance

GPA: 4.0

**Bachelor of Business Administration**

Kent State University, Kent, Ohio 1994

Major: Finance Concentration: Real Estate

GPA: 3.75

**Commercial Mortgage Securitization Course**

Loyola University Chicago – Spring 1998

Executive education course detailing the process of commercial mortgage securitization, trends in the industry, underwriting of commercial mortgages, and investor criteria.