

LOAN ASSISTANT/COMMERCIAL & CONSTRUCTION REAL ESTATE/SMALL BUSINESS LOANS

Summary

To obtain a position in the Banking/Lending field with an emphasis on customer service where I can provide added value to the company and its clients while at the same time seeking challenges to gain more knowledge and experience to further my career. 22+ years of experience in customer service 13 years of experience in Commercial Real Estate lending 7 years of experience working with distressed/workout loans 2 years of SBA loan experience Motivated self-starter with strong organization, communication and customer service skills

Highlights

- Microsoft (Windows, Excel, Word, Outlook), Alchemy (loan file database), M Files (loan file program), Fidelity
- Ability to grow and adapt in a fast paced environment
- Excellent verbal and written communication skills
- Strong leadership and organizational skills
- Effective time management and multi task capabilities

Experience

04/2012 to Current

Loan Assistant/Commercial & Construction Real Estate/Small Business Loans Company Name i¼ City , State

- Primary point of contact for the customer throughout the loan closing process.
- Prepare proposal letter and checklist for Borrowers for each approved new loan.
- Collect and manage all necessary due diligence.
- Order appraisals, environmental phase I and other reports related to each loan.
- Work closely with Documentation and Disbursement teams.
- Review loan documents and prepare closing package for Borrower.
- Work closely with title companies - title engagement, requests, review, closings.
- Manage operations procedures - process payoffs, releases, tax payments, title liens, etc.
- Input, manage, track and update all ticklers in pipeline.
- Loan file management and tracking of all loan file documentation.
- Process Adverse Action files and denied/withdrawn paperwork for pipeline.
- Process Material Change Forms for loan extensions and/or downgrades.

04/2009 to 04/2012

Loan Assistant/Loan Workout Portfolio Company Name i¼ City , State

- Maintenance, security and sale of real estate properties obtained through foreclosure.
- Managing expenses/invoices of all OREO properties.
- Loan File management.
- Payoffs, releases, ticklers, due diligence, taxes, title, and tracking all loan file documentation.
- Workout activities including but not limited to, Foreclosure, Deed in Lieu and Short Sales.
- Work directly with attorney's throughout the foreclosure process.
- Process loan payments.

05/2008 to 04/2009

Assistant Vice President/Senior Lending Assistant Special Credits Company Name i¼ City , State

- Work directly with the FDIC to resolve distressed commercial real estate loans.
- Workout activities involving collateral collection, repossession, sale of OREO property and liquidation.
- Order necessary reports and condition of title in preparation of Pre-Litigation Analysis.
- Preparation of Pre-Litigation Referral Analysis.
- Preparation of asset management cases and associated documentation.

03/2004 to 05/2008

Assistant Vice President/Commercial Real Estate Lending Assistant Company Name i¼ City , State

- Served as the primary relationship contact for commercial real estate loan customers.
- Assist with loan proposal preparation.
- Complete all due diligence on all approved commercial real estate loans.
- Work directly with auditors (internal and external) for quarterly in-house and annual audits.
- Monitor commercial real estate loans to ensure compliance of contract terms and conditions Assist and oversee preparation of Loan Documents Worked directly with and assist loan officers with other special projects as assigned.

05/2003 to 03/2004

Commercial Real Estate Administrative Assistant Company Name i¼ City , State

- Customer service liaison between Loan Officers and customers.
- Preparation of loan documentation including closing and funding of loan proceeds.
- Calculation of loan amounts and set up of new loan worksheets.

- Loan Payments - quoted loan payoffs, received and processed incoming loan payments.
- Set up of all loan files including ticklers.
- Loan File management.

06/1998 to 03/2003

Store/Area Manager Company Name 1/4 City , State

- Customer Service Developed, implemented and managed programs to achieve retail objectives regarding sales, revenue, expenses, inventory control and customer service.
- Trained, supervised, motivated and evaluated a staff of 6-10 employees.
- Facilitated individual goal setting and conducted performance evaluations.

11/1994 to 06/1998

Store Manager Company Name 1/4 City , State

- Developed, implemented and managed programs to achieve retail objectives regarding sales, revenue, expenses, inventory control and customer service.
- Directed recruitment and retention of staff.
- Trained, supervised, motivated and evaluated a staff of 6-10 employees.
- Facilitated individual goal setting and conducted performance evaluations.
- Coached sales teams to ensure sales quotas were achieved.

Education

2011

Certificate of successful completion of Nursing Assistant program (NUR158) : Anatomy/Physiology and Psychology Paradise Valley Community College 1/4 City , State Anatomy/Physiology and Psychology

2000

Certificate of Fashion Display & Coordination : Business, Accounting and Marketing Saddleback Community College 1/4 City , State Business, Accounting and Marketing

1988

Diploma Laguna Hills High School 1/4 City , State

2007

- Successful completion of Financial Analyst and Tax Analysis preparation course

Skills

asset management, attorney, closing, Excellent customer service, Customer Service, data entry, database, Documentation, due diligence, Fashion, fast, File management, Financial Analyst, Forms, goal setting, inventory control, leadership, Litigation, loan documentation, Managing, Excel, Outlook, Windows, Word, Nursing, organizational skills, proposal, proposal preparation, real estate, recruitment, retail, Sales, Tax, taxes, time management, written communication skills