

COMMERCIAL REAL ESTATE LOAN ANALYST – REF 5773

Responsible for overseeing all stages in the Commercial Real Estate loan process, from initial qualification to loan funding. Ensure that all multi-family, commercial, and unsecured loans are analyzed, underwritten, and processed in a timely manner while achieving a high level of customer service. Responsibilities primarily focus on processing and underwriting commercial real estate and construction loans but may include analysis of other loan types including but not limited to unsecured lines, stock secured loans, and complex residential loans.

RESPONSIBILITIES

- Write loan narratives which include the analysis of both client financials and a variety of income property including but not limited to multi-family, commercial, mixed-use, and industrial properties. The underwriting entails analyzing and summarizing appraisals, rent rolls, leases, and property cash flow to evaluate operating performance, trends, and risks. It also entails analyzing borrower tax returns (business and personal returns), financial statements, real estate schedules, liquidity positions, financial ratios, recurring sources of cash flow, and client ability to service debt (approximately 50% of time).
- Size and qualify loans for approval and present deals to Executive Loan Committee (ELC).
- Collaborate with Relationship Managers (RMs), ELC, and clients to help determine loan structure, loan amounts, and products.
- Communicate with customers, providing excellent customer service and ensuring the customer relationship is maintained and the highest possible level.
- Communicate directly with clients to obtain missing financial information and answer questions related to deals.
- Print and organize all financial documentation and compile loan files. Review loan files for completeness, identify missing documentation, and generate needs list for clients and RMs.
- Identify and report to RMs any risks related to loan collateral and/or client financial state.
- Complete some basic loan processing, such as entering loans on system (PowerLender). Must be proficient in Moody's or equivalent financial analysis software, **must be an expert with Microsoft Excel.**
- Order third party reports and open escrow. Work with all third parties to ensure reports are completed on time.
- Manage loans through closing and funding stage. Work with escrow to coordinate closings.
- Update Maturity Report and Assist Loan Monitoring Group with collecting any financial information needed for financial covenants.
- Manage constant deal flow and prioritize to ensure loans close on time with high degree of accuracy in a deadline-oriented environment.
- Review set-up loan files for completeness and identify and missing documentation or potential problems.
- Analyze each loan file, ensuring the LAW form, loan narrative (if applicable), appraisal(s), application, preliminary title report and verifications meet secondary market and the Bank's loan program criteria and are accurately documented.

- Prepare loan files for funding by reviewing the analysis for accuracy and by completing the Request for Documents form to ensure all regulatory information and loan terms are accurately input into the computer system to meet compliance.
- Prepare pre-qualification and/or commitment letters for loan officer review.
- Work positively and proactively with all members of the team.
- Cross trains other team members, when applicable.

QUALIFICATIONS

College degree preferred.

Extensive experience in underwriting multi-family and commercial real estate loans.
Construction a plus.

Advanced analytical skills, with a focus on underwriting commercial real estate and client financial data.

Familiarity with commercial real estate appraisals.

Expert knowledge in Excel.

SEND RESUME AS AN MS WORD ATTACHMENT TO diane@dmstone.com