

JONATHAN L. SMITH

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City, State, 12345

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FINANCIAL SERVICES PROFESSIONAL Real Estate Finance / Underwriter / Analyst

Financial professional with strong track-record of prioritizing multiple concurrent projects in high-stress, deadline-oriented environments. Combines astute business, financial, analytical, and leadership competencies with proven success in creating strategic initiatives that improve organizational performance. Proficient in analyzing financial information, performing market research, assessing risk, underwriting loans, and working with inter-departmental teams to exceed organizational goals and business objectives.

Core Competencies

**Credit Analysis
Client Relations**

**Project Management
Commercial Real Estate**

**Financial Analysis
Team Leadership**

PROFESSIONAL EXPERIENCE

NAME OF ORGANIZATION, City, State

2008 to Present

New York based bank with 5,000+ employees and more than \$11B in total assets – 100+ locations throughout 11 States.

Business Analyst

Recruited into Business Development Group to provide insightful research and analysis, and help facilitate organizational goals and objectives. Key member of 20-person team managing \$1.43 billion portfolio. Responsible for analyzing commercial and consumer loans, researching data, and presenting critical findings to ensure regulatory compliance.

- Analyze new lending opportunities, advise clients on bank terms/conditions, research property information and present findings to senior management, develop deal structures, and create executive memorandums for Loan Committee approval.
- Instrumental in developing new processes that has successfully reduced errors and increased efficiency; provides extensive instructions for entire underwriting cycle.
- Work in cooperation with internal departments and external parties to facilitate organizational goals and business objectives. Actively involved in underwriting more than \$100 million of approved loans during the past 12-months.
- Edit and revise underwriting templates to increase efficiencies and improve performance. Write new procedures that facilitate new hiring training and development programs.
- Create comprehensive databases to accurately determine market capitalization rates, and successfully participate on leadership development team; received high accolades from for outstanding work ethic and performance.

EDUCATION & PROFESSIONAL DEVELOPMENT

Master of Business Administration, Economics
(3.75/4.0 GPA)

XYZ BUSINESS SCHOOL (2009)
Name of University, City, State

Bachelor of Business Administration, Finance

NAME OF UNIVERSITY (2005)
City, State