

Jessica Claire

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SUMMARY

Enthusiastic Credit Analyst with the capability to develop methodologies that predict future risk behaviors. Seeking an opportunity to bring further success to an organization through exemplary attention to detail and an understanding of regulatory procedures. Sharp and highly trained with a desire to work for a leasing organization.

SKILLS

- Credit analysis
- Oral and written communications
- Banking regulations
- Underwriting
- Proficient in Microsoft Office
- Information verification
- Loan documentation

EXPERIENCE

- 01/2021 to Current

Real Estate Banking Credit Analyst

City National Bank – City, STATE

 - Analyst supporting loan originations and portfolio management for commercial real estate banking team servicing private middle market and institutional quality real estate developers and investors located in the greater Los Angeles area
 - Wrote annual credit reviews analyzing the real estate portfolio, liquidity, and cash flow stability of private companies and individuals to determine their financial strength as guarantors
 - Underwrote and presented new bridge, speculative construction, build to suit construction, permanent, and acquisition and development loans prior for approval from credit management
 - Preformed annual asset reviews on stabilized hospitality, office, multifamily, and industrial assets securing bank loans to identify at risk loans and to perform routine risk grading
 - Aggregated, reviewed, analyzed, and prepared information from internal and third-party sources for credit memorandum to support loan approval submissions
 - Other responsibilities include preparing lease abstracts, reviewing quarterly reporting, writing appraisal summaries and market analysis, confirming covenant compliance, and liquidity verification.
- 05/2019 to 07/2019

Rotational Analyst Analyst

Ares Management – City, STATE

 - For Ares Management’s real estate equity, direct lending, and liquid credit groups
 - Reviewed, analyzed, and prepared information for early read memorandum decks for investment committee approval
 - Analyzed the return of potential multifamily, industrial, and office investments and developments
 - Underwrote a 200-unit multifamily deal in Denver, CO using confidential memorandums and proprietary databases
 - Underwrote industrial deals in Phoenix, AZ and Portland, OR totaling in \$25MM in investments
 - Wrote and assembled in-depth market research reports for multifamily developments in secondary western markets
- 04/2018 to 07/2018

Brokerage and Capital Markets Intern

Avison Young – City, STATE

 - Capital markets and brokerage intern focused on office and industrial properties in the greater Los Angeles area
 - Aggregated, organized, and expanded a real estate broker contact database for the greater Los Angeles area to facilitate and streamline outreach, target marketing, and long-term planning for current and future listings
 - Acquired the final two residential properties for an expansion of the USC Health Sciences Campus
 - Conducted and managed research on perspective clients focusing on market trends, growth, and lease expiration
 - Assisted in the sale of prime Downtown Los Angeles real estate to be converted into office space or apartments

EDUCATION AND TRAINING

- 05/2020

Bachelor of Science: Business Administration

University of Southern California, Marshall School of Business - Los Angeles, CA
- 01/2016

Real Estate Finance and Investment, Managerial and Financial Accounting, Economics, Statistics, Corporate Finance, Data Analysis and Decision Making, and Business Operations Involvement: USC Men’s Varsity Volleyball

Sand Volleyball Practice Player 2017, USC Athletic Office 2018, Awarded Town and Gown Scholarship 2017-2020 for excellence in all aspects of life

ACCOMPLISHMENTS

- Negotiated with vendors, saving the company \$[Amount] annually.
- Exceeded sales goals by an average of [Number]% in [Year]
- Realized [Result] in ongoing effort to boost revenue while reducing costs.
- Consistently maintained high customer satisfaction ratings.
- Promoted from [Job Title] to [Job Title], in less than 12-months
- Created highly effective new [Program] that significantly impacted efficiency and improved operations.

ACTIVITIES AND HONORS

- Member, [Small Business Association] (2020 - present)
- Member, USC Alumni Association

WEBSITES, PORTFOLIOS, PROFILES

- <https://www.linkedin.com/in/kris-Claire-52b666165/>
- [Any others?]
- [Any others?]

CERTIFICATIONS

- [Area of certification] Training - [Year]
- [Area of expertise] License - [Year]