

Daniel A. Hengel
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Professional Experience

Provide, Inc.

Team Manager

Feb. 2020 - Present

- Oversee the institution's portfolio of Practice Finance loans for the southeastern United States in excess of \$300MM.
- Supervise a team of Project Specialists & Assistants that each maintain a portfolio of projects throughout the life of a loan for ground-up, startup & project loans.
- Developed the ground-up pre-closing documentation & disbursement procedures and processes.
- Developed departmental training materials and processes.
- Act as liaison between the construction team and other internal partners.

Sunrise Banks, N.A.

Construction Department Manager

Oct. 2015 - Feb. 2020

- Oversee the day to day operations of the construction department for a community development financial institution.
- Manage institutions portfolios of commercial real estate projects under construction, civil unrest and insurance related claims.
- Develop and write construction department policies and procedures for each portfolio to maintain institutional compliance.
- Determine for each construction project loan structure, feasibility and evaluate and identify the potential project risks.
- Manage each of the ongoing portfolios of projects during disbursement period.
- Approve or deny requests for funding; report on the status of projects with respect to budget and timeliness for construction loan administration and risk management.

Wells Fargo Bank, N.A.

Private / Business Loan Underwriter 3, SBA Lending

Sept. 2010 - Oct. 2015

- Review the feasibility and manage the evaluation of small business commercial real estate construction loans offered by Wells Fargo SBA Lending.

- Analyzes construction project budgets, collateral valuation and contractor information.
- Timely identification and documentation of adverse & key construction risk.
- Manage ongoing portfolio of projects during disbursement period, including periodic review of borrower's financial statements.

Education

Bachelor of Business Administration, Business Management May 2003
University of North Dakota, Grand Forks, ND