

# Richard D. Marquard

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**OBJECTIVE:** Dedicated financial services professional with 10+ years experience in commercial real estate lending and investment seeking a commercial real estate finance business development or portfolio management/underwriting position with a well established and reputable real estate finance or investment company.

**EDUCATION:** **Masters of Business Administration**, July 2005  
**University of New Haven**, West Haven, CT

**Bachelor of Arts in Economics, Finance Concentration**, December 2002  
**University of Connecticut**, Storrs, CT

**Advanced Business Certificate in Real Estate**, May 2007  
**University of Connecticut**, Graduate Business Learning Center, Hartford, CT

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## EMPLOYMENT EXPERIENCE:

**TEXTRON FINANCIAL CORPORATION, Resort Finance Division**      **Glastonbury, CT**      **June 2002-Present**

*AVP Relationship Manager (Portfolio Manager)*      *January 2009 – Present*

- § Managed a \$350+ million portfolio of commercial real estate loans through Textron Financial's liquidation;
- § Successfully negotiated with clients to execute restructures and refinances at maximum returns and minimal durations;
- § Managed to minimize portfolio losses while effectively liquidating the portfolio;
- § Reported out loan performance to senior leadership team on a monthly basis;
- § Took lead role in managing accounts with enhanced complexity and risk, including construction and A&D investments and large exposures;
- § Held direct responsibility for Textron's timeshare securitization facility through its liquidation.

*Relationship Manager (Business Development Officer)*      *December 2007 – December 2008*

- § Commercial real estate loan origination and asset management within the hospitality segment. Developed new business and managed ongoing relationships with loan exposures ranging from \$5 million to \$80 million;
- § Sourced deals by coordinating with developers, brokers, correspondents, and industry resources;
- § Screened transactions and prepared term sheets for worthy applicants. Negotiated terms with borrowers and brokers;
- § Coordinated with credit/underwriting department to ensure timely credit approval process;
- § Drove deals to closing by working with internal and external legal counsel, internal coordinators, and borrowers. Reviewed legal documentation and resolved issues by negotiating deal points.

*Senior Loan Underwriter*      *March 2005– December 2007*

- § Analyzed and prepared investment committee presentations for various commercial real estate finance transactions including vacation ownership, hotel, land developments, condominiums, fractional ownership projects, golf courses, vacation and RV ownership clubs, and gaming facilities. Loan exposures ranging from \$2 million to \$200 million;
- § Assessed transaction credit strength and borrower creditworthiness through project analysis, borrower and principal financial stability, as well as utilizing industry benchmarks and fundamental methods of credit and finance;
- § Performed and analyzed pro forma cash flow modeling for each transaction and reviewed legal documentation and other related financing agreements.

*Senior Loan Analyst*      *June 2002 – March 2005*

- § Participated in closing and managing the vacation ownership industry's first multi-developer securitization facility, a \$300 million portfolio at its peak, which generated substantial fee income for Textron.
- § Led a loan servicing team perform the internal and external securitization reporting.

## PROFESSIONAL HIGHLIGHTS:

- § Associate Resort Professional (ARP) status in the American Resort Development Association since 2006
- § Member of the American Hotel & Lodging Association
- § Advanced proficiency in Microsoft Office products
- § Six Sigma Green Belt certified in 2006. Lean Six Sigma trained.
- § LinkedIn Profile: [www.linkedin.com/in/richmarquard](http://www.linkedin.com/in/richmarquard)