

MARK J. FRILLICI

213 Ferncliff Road
Fairfield, CT 06825

(H) 203.296.2101
(C) 630.452.5603
markfrillici@gmail.com

PROFILE

Multi-faceted **Commercial Real Estate Finance** professional capable of resolving the complex issues inherent in the originating, underwriting and managing of highly structured and complicated real estate loans involving significant assets. Self-starting team builder with a strong commitment to quality, excellence and results.

PROFESSIONAL EXPERIENCE

PEOPLE'S UNITED BANK, Stamford, CT

2011-2013

Vice President, Relationship Manager, Commercial Real Estate

Primary responsibility was to oversee new commercial loan origination, as well as monitoring, maintaining and servicing existing loan portfolio. Loan types included construction, interim and permanent for commercial real estate ranging from \$2 to \$35 Million. Portfolio included 10 customers with over \$50 Million in loans and lines of credit. Originated over \$12 Million in new loans in first five months of 2012.

- Identified business opportunities, developed existing customer base and initiated new client relationships. Initiated cross-selling of related products.
- Structured, underwrote and presented loan requests to credit committee in accordance with internal policies and procedures. Negotiated terms with customers based on risk considerations and internal pricing parameters.
- Monitored loan portfolio for early identification of potential issues and ensured loans were properly risk rated. Acted as resource to other Commercial Real Estate loan officers. Mentored junior account officers.

IDB BANK (f/k/a Israel Discount Bank), New York, NY

2009-2011

Account Officer (2010-2011)

Underwriter (2009-2010)

Managed multiple account relationships including customer with over \$15 Million in deposits and \$30 Million in loans and lines of credit. Exercised approval authority for wire transfers and account overdrafts. Participated in originating over \$35 Million in new loans in last six months of 2010.

- Originated, renewed, modified and restructured new or existing mortgage loans and lines of credit. Prepared and presented credit packages to credit committee for approval.
- New loan underwriting based on accurate and complete credit analysis subject to bank underwriting standards. Worked with external attorneys to close and fund any approved loans, lines and modifications.
- Corrected deficiencies in compliance for incumbent portfolio. Annually reviewed all loans and lines.

CAPMARK FINANCE, INC. (f/k/a GMACCM Commercial Mortgage, PFG, CII), New York, NY 2006-2009

Underwriter

- Performed and managed the due diligence, evaluation and loan structure period while operating under tight time frames to close transactions.
- Prepared and presented credit packages to credit committee for approval. Evaluated total capital needs and ratios between debt and equity.
- Established performance tests, rebalancing criteria and guarantee parameters. Majority of assigned deals in '06-'07 were 10-year fixed rate loans which were successfully securitized.

CAPMARK FINANCE, INC. (Continued)

- Majority of assigned deals in '07-'08 were 3-year floating rate loans for repositioning properties under complicated loan structures. Underwritten deals included tenant in common structures of up to 35 entities. Aggregate assignments of \$577.8 Million: \$137.6 Million in '06; \$314.7 Million in '07; and \$124.5 Million in '08.

WELLS FARGO BANK, Chicago, Ill

1999- 2006

Underwriter (2004- 2006)

Underwrote cash flow for 10-year fixed rate commercial real estate loans; resulted in successfully securitized loans. Prepared asset summary reports and financial models for loan approvals and securitizations. Properties located in Midwest Region. Size ranged from \$5 Million to \$35 Million.

Project Manager (1999- 2004)

Eastern Team Leader for WFB Securitized Small Loan Program. Provided front-end valuation guidance to lenders on transactions secured by commercial real estate. Participated in underwriting over \$225 Million in loans ranging from \$300,000 to \$65 Million on an annual basis within a 35 state region.

CAPITAL COMPANY OF AMERICA (f/k/a Nomura Asset Capital Corporation), Chicago, Ill 1998-1999**Underwriter**

Underwrote and performed due diligence for 10-year fixed rate commercial real estate loans for Midwest Region portfolio. Target production of \$600 Million in loans ranging from \$1 Million to \$15 Million.

DELOITTE & TOUCHE LLP, Chicago, Ill

1997-1998

Senior Consultant

Established and maintained client relationships to obtain fair and equitable property tax bills. Managed eight clients with over 30 properties. Published internal document for nine-state region that provided responses to frequently asked questions resulting in a higher level of client service.

BANK OF BOSTON, Boston, MA

1992-1996

Team Leader

Managed team of five professionals in annual review and production of 500+ appraisals and evaluations for \$3 Billion commercial real estate portfolio located throughout New England. Analyzed value of real estate assets for targeted financial institutions which led to successful acquisition of a Hartford, CT bank. Integrated appraisal unit of acquired bank and implemented policies and procedures. Collaborated with Team Leaders to develop business plan for appraisal department which resulted in an approved budget according to plan.

THE CHASE MANHATTAN BANK, New York, NY

1986 -1991

Second Vice President

Performed appraisals and evaluations for \$10 Billion commercial real estate portfolio located throughout United States. Prepared appraisals and portfolio valuations with primary emphasis on cash flow analysis for institutional grade commercial real estate. Advised relationship managers and consulted with developers/customers on commercial real estate projects.

EDUCATION/DEVELOPMENT

B.S., Business Administration, Majors in Finance and Real Estate, University of Connecticut, Storrs, CT. Proficient at Loan IQ, Fiserve, Panagon, ECM, Microsoft Word, Excel, Outlook, Argus and various cash flow analysis software. Significant expertise with Internet applications and on-line information searches.