

Contact

www.linkedin.com/in/jentri-smith-9150617 (LinkedIn)

Top Skills

Loans

Small Business Lending

Portfolio Management

Jentri Smith

Senior Vice President - SBA Lending Manager at Amegy Bank
Houston, Texas Area

Experience

Amegy Bank

SBA Lending Manager

July 2017 - Present (3 years 1 month)

Galleria

Manages a team of SBA Lenders focused on the credit quality of business banking and other banking partnership lending transactions. Working with relationship managers to document and price transactions in compliance with government regulation, bank policies and practices; obtaining appropriate approval; monitoring of delinquencies, losses and risk rate accuracy. Works with staff, relationship managers, and SBA credit administration analyzing new business prospects.

Comerica Bank

Senior Vice President - Middle Market Group

January 2015 - July 2017 (2 years 7 months)

Houston, Texas Area

Commercial Middle Market Banking providing full range of financing, depository and trade finance solutions for Gulf Coast companies with up to \$500 Million in Annual Sales.

Community CDC

VP-Business Development

January 2013 - January 2015 (2 years 1 month)

Manage and provide support to our business development officer in Louisiana. Maintain and expand current lender relationships. Establish new relationship by introducing the SBA 504 program. Educate lenders about the benefits of the SBA 504 program while offering other potential solutions to finance owner occupied real estate and equipment. Collaborate with a marketing expert to establish a cohesive marketing plan; inclusive of weekly blogs posted to our website, a direct mail campaign targeting lenders as well as promotional items. Partnered with a web designer to completely redesign the website and developed an online loan calculator. Supervised the development of our mobile website which provides a loan calculator and proposal tool for smartphones.

Wells Fargo Bank

12 years 7 months

SBA Business Development Officer

April 2011 - December 2012 (1 year 9 months)

Maintained a thorough understanding of SBA policies and structures.

Provided expertise to small businesses by assisting in the selection of the best loans for their growing companies. Analyzed tax returns and company financial reports. Prepared loan packages for review and approval as well as managed them to a successful outcome. Specialized in the financing of owner-occupied commercial real estate (purchase, construction and refinance) and business acquisition transactions. Developed and maintained a referral network with commercial real estate brokers and business brokers.

Relationship Manager

February 2006 - March 2011 (5 years 2 months)

Assisted the needs of businesses with \$500,000 to \$20 million in revenue.

Built collaborative internal and external relationships to provide the client the best advice and service. Served as a trusted advisor to the clients by implemented financing solutions based on a comprehensive understanding of the business owner's goals and visions. Managed a portfolio of clients and aggressively grew the portfolio by prospecting for new business and deepening relationships with existing clients. Utilized knowledge of business, finance, banking, credit and risk management to identify, recommend and promote products and solutions that best serve the client while still working within risk parameters designed to protect the bank. Work closely with the underwriting team to make prudent credit decisions from \$150,000 to \$10,000,000. Developed referral networks and centers of influence to identify and pursue potential new clients as well as consistently developing and cultivating long term relationships. Protect the firm by following sound risk management protocols and adhering to regulatory requirements.

Collateral Asset Base Examiner

June 2000 - February 2006 (5 years 9 months)

San Antonio, Texas Area & Houston, TX

Conducted collateral audits on prospects and existing portfolio for Business Credit and Wells Fargo Bank, N.A. Prepared work papers based on scope and expectations of the lender. Utilized appropriate tools and audit techniques to evaluate the collateral and present an opinion. Prepared written reports which highlighted all significant collateral and related issues. Communicated routine, significant and sensitive issues to lenders with tact and urgency.

Education

Texas A&M University - Mays Business School

Bachelor of Science (BS), Finance, General · (1996 - 2000)

Alief Hastings

· (1992 - 1996)

Prairie View A&M University

Master of Business Administration (MBA), Business Administration and
Management, General