

Adam Levitz

San Francisco, CA
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WORK & LEADERSHIP EXPERIENCE

First Republic Bank

Credit Specialist

San Francisco, California

October 2015-September 2018

- Support the Eagle Lending Team with underwriting student loan refinance and home equity line of credit requests.
 - Evaluate personal/business financial statements and tax returns for identifying borrower's credit worthiness and risk profile through the use of ratio analysis, cash flow analysis, and assessing borrower's ability to debt service.
 - Review loan packages for completeness and run credit report to further assess borrower's credit history and debt breakdown. Collaborate with banking teams on loan progress and document/information requests.
 - Review property appraisal and title reports for reviewing property condition, identifying ownership, and outstanding liens.
 - Identify and propose solutions to overall loan application/underwriting process to enhance efficiency of Eagle Lending Team. Provide training support to newly hired analysts.

Wells Fargo

Credit Analyst

Billings, Montana

November 2014-October 2015

- Support the Rocky Mountain and Mid-West banking regions with credit requests in the range of \$50K-\$5M+.
 - Analyze and spread business/personal financial statements and tax returns for underwriting review. Maintained consistent record of excellent spread reviews.
 - Review and ensure loan packages are accurate and complete. Interface with business banking teams when requesting documents and clarifying information when performing financial reviews.
 - Support underwriting team when additional financial information is needed to spread or to review financial data when making credit decisions.

EDUCATION

Rithm School

Full-Stack Software Engineering Program

San Francisco, California

Present - April 2020

University of California, Santa Cruz

Bachelor of Arts in Environmental Studies/Economics

Santa Cruz, California

June 2009

- **Relevant Coursework:** Accounting; Security Markets and Financial Institutions; Business Strategy; Electronic Commerce

SKILLS, ACTIVITIES & INTERESTS

Technical Skills: Moody's RiskAnalyst, MS Excel, MS Word, MS PowerPoint, Realtick Analytics

Activities: Volunteer at San Francisco City Impact and Friends of the Urban Forrest,
Treasurer/Founding Father for the Sigma Pi Fraternity International Chapter in Santa Cruz, CA

Interests: Traveling, Skiing, Biking, and Cooking