Chris Chiem Lee

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**Senior Underwriting Manager**

Detail-oriented and analytical professional with hands-on experience in underwriting, credit strategy, enterprise risk, and people management within FinTech and banking industries. Stellar record of restructuring and streamlining underwriting processes to reduce risk and increase opportunities. Adept at analyzing market trends, risk, and business plans to devise strategies for growth and development. Instrumental in identifying and resolving complex issues for continuous process improvement. Articulate communicator, able to build strong relations with clients, senior management, team members, and other stakeholders. ***Proven expertise in:***

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| --- | --- |
| * Underwriting Management * Business & Process Analysis * Data Gathering & Research * Risk Management & Cost Control | * Team Building & Leadership * Stakeholder Engagement * Staff Training Programs * Investor/Client Relations |

**Professional Experience**

Funding Circle – San Francisco, CA

**Senior Underwriting Manager,** 2014 to Present

Think out-of-the-box to generate new ideas and tackle dynamic market environment. Actively monitor all aspects of underwriting and approval functions, ensuring a quality loan portfolio for investors and a great experience for borrowers. Work with the sales and risk department to establish adequate quality controls for delivering excellent services. Spearhead credit automation project from conception to completion within the defined time.

***Key Contributions:***

* Restructured the manual underwriting processes to risk model base decisions to increase the price for risks.
* Leveraged extensive experience and data that improved daily underwriting efficiency by over 200% while reducing heads count from 15 to 10 underwriters.
* Maximized the loan conversion from 20% to 50% by simplifying the document collection process and using an alternative information gathering method.
* Headed numerous cross-functional team projects, focusing on improving loan conversion.
* Formulated and executed new guidelines and procedures, reducing employee turnover.
* Served as the members of the culture committee.

Breakaway Funding – Sausalito, CA

**Business Analyst Manager,** 2013 to 2014

Analyzed the business plans to recognize investment opportunities for potential investors. Pooled resources and organized workshops with potential businesses. Developed and delivered capital raise materials with the support of FINRA approved firms. Marketed and sold the potential businesses to investors. Bridged communication gap between investors and company.

***Key Contribution:***

* Supported four businesses in raising startup capitals.

Circle Bank – Novato, CA

**Chief Lending Officer,** 2010 to 2012

Prepared and forwarded direction, credit policy, and procedure for lending to small and middle markets. Created and finalized committee credit memo on complex C&I, SBA 504 and 7a, and real estate loans.

***Key Contributions:***

* Increased the productivity and morale of the credit team by organizing training sessions and adding new credit analysts and underwriters.
* Commended for attaining 30% growth in overall loan production per year.
* Slashed the underwriting turnaround time by 50%.

United Commercial Bank – San Francisco, CA

**Credit/Underwriting Manager,** 1998 to 2009

Supervised eight loan production and underwriting teams, which included more than 200 employees. Managed and underwrote commercial real estate, mortgage, and construction projects worth over $500M. Reviewed and approved commercial and industrial working capital and equipment loans for mid-market businesses. Handled the loan work-out and liquidation, such as payment deferment, foreclosure, short/note sale. Sourced and selected the proper reporting for CRA, HMDA, and fair lending.

***Key Contributions:***

* Acknowledged for growing real estate loan portfolio from $800M to $2.3B.
* Received a series of promotion starting from underwriter till the approval officer.

*Additional experience as* ***Credit Analyst*** *at Sumitomo Bank of California, San Mateo, CA*

**Education and Training**

**Bachelor of Science**

San Francisco State University - San Francisco, CA

12-month Omega Credit Training Program in Commercial and Real Estate Lending

**technical proficiencies**

Moody’s | Salesforce | Tableau | Microsoft Office Suite