CHRIS CHIEM LEE

415-260-2464 - chrischiem@gmail.com

Proven leader in underwriting, credit strategy, enterprise risk, and people management with over 23 years in FinTech and banking industries. Consistently promoted to senior roles and assigned to complex projects and processes. Completed formal 12-month Omega credit training program in commercial and real estate lending.

PROFESSIONAL EXPERIENCE

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| **SENIOR UNDERWRITING MANAGER** | *2014 – Present* |
| Funding Circle | *San Francisco, CA* |

Oversee underwriting and approval functions to ensure quality loan portfolio for investors and great experience for borrowers. Collaborate with Risk and Sales to build robust quality controls while delivering exceptional services. Lead credit automation project and cross-department training developments.

* Transform manual underwriting processes to robust risk model base decisioning to better price for risks.
* Improve daily underwriting efficiency over 200% while reducing heads count from 15 to 10 underwriters by leveraging data combined with human experiences.
* Increase loan conversion from 20% to 50% through simplifying document collection process and using alternative information gathering method.
* Reduce employee turnovers and costs through developing clear and comprehensive guidelines and procedures in hiring, training, and career development.
* Member of culture committee that

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| **BUSINESS ANALYST MANAGER** | *2013 – 2014* |
| Breakaway Funding | *Sausalito, CA* |

* Evaluated business plans to identify potential businesses for investors.
* Conducted capital raise workshops with potential businesses.
* Designed capital raise materials with FINRA approved firms.
* Marketed potential businesses to investors.
* Managed investor communications.

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| **CHIEF LENDING OFFICER** | *2010 – 2012* |
| Circle Bank | *Novato, CA* |

* Provided direction, credit policy, and procedure for lending to small and middle markets.
* Strengthened credit team by standardizing training and hiring credit analysts and underwriters.
* Achieved 30% growth in overall loan production per year.
* Reduced underwriting turnaround time by 50%.
* Prepared committee credit memo on complex C&I, SBA 504 and 7a, and real estate loans.

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| **CREDIT/UNDERWRITING MANAGER** | *1998 – 2009* |
| United Commercial Bank | *San Francisco, CA* |

* Managed eight loan production and underwriting teams, consisting of over 200 employees.
* Grew real estate loan portfolio from $800 million to $2.3 billion.
* Underwrote over $500 million commercial real estate, mortgage, and construction projects.
* Approved commercial and industrial working capital and equipment loans to mid-market businesses.
* Performed loan work-out and liquidation such as payment deferment, foreclosure, short/note sale.
* Identified proper reporting for CRA, HMDA, and fair lending.

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| **CREDIT ANALYST** | *1995 – 1998* |
| Sumitomo Bank of California | *San Mateo, CA* |

* Underwrote assets-based line of credits and term loans for large and publicly traded businesses.
* Setup merchant terminal, prepared import and export letters of credits, monitored loan covenants.
* Completed 12-month credit training program in commercial/real estate lending and credit analysis.
* Obtained Omega certification in commercial lending and financial statements analysis.

EDUCATION

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| **BACHELOR OF SCIENCE** | *San Francisco, CA* |
| San Francisco State University |  |

ADDITIONAL SKILLS

**OKAY:** Good with Moody’s, Salesforce, Tableau, and MS Office.

**BETTER:** Managing enterprise risk, credit strategy, and underwriting.

**BEST:** People development and project management.