

DAVID S. STEWART
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Summary

Self-motivated, adaptable and dedicated credit analyst and underwriter with 27 years experience in equipment financing, asset based lending, commercial and industrial loans, commercial mortgages and consumer lending. Team player with highest level of integrity, work ethic and ability to develop additional skills and to teach, train, mentor and motivate others. Interacts well with all levels of co-workers. Strong word and moderate excel skill levels.

Professional Experience:

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|------------------------|--|
| 2009 to 10/2011 | NLP Finance, LLC - Boca Raton, FL 33431
Vice-President – Syndication and Workout <ul style="list-style-type: none">• Analyze complete credit file for any settlement offered by borrower• Review credit files to bid on loans and portfolio acquisitions• Review collateral to bid on loans and portfolio acquisitions• Responsible for:<ul style="list-style-type: none">syndication of all loanswork-out of all loans (Commercial, Consumer, Leasing)initial decision to forward account to legal status when borrower can not adhere to a payment plan or re-structure of loan• Liaison with outside attorney's on regular basis once account has been assigned to legal• Meets / speaks with borrower and accountants as needed• Collects and analyzes current financial information on each borrower |
| 2007 to 2008 | Silver Hill Financial - Pompano Beach, FL 33064
Underwriter - Credit Analyst <ul style="list-style-type: none">• Responsible for the disposition of direct and correspondent (Investment and owner occupied) commercial real estate loans from \$100,000 to \$1,000,000• Credit approval at this signing authority was based on: corporate and individual financial statements and tax returns, personal financial statements and credit reports – approval never included the value of the real estate (this was intentional as not to lend against an inflated real estate value)• Approved more loans than any other first year underwriter in Silver Hill history |
| 2001 to 2006 | Performance Capital Corp. - Ft. Lauderdale, FL 33116
Vice-President - Credit and Syndications <ul style="list-style-type: none">• Responsible for:<ul style="list-style-type: none">analyzing and syndicating all transactions over \$100,000credit approval on all loans held in houseclearing warehouse linesdeveloping new warehouse lines / funding sourcesmonthly reports for all referral sources and funding sourcescollection of all direct portfolios and assisting with syndicated portfolios as requested• Primary liaison between borrowers, accountants, sales people, vendors and referral sources.• Resolves issues for junior credit analysts.• Accompanied sales staff on customer visits when requested• Originated and closed \$1,000,000 in direct sales |

1998 to 2001	The Leasing Experts - Delray Beach, FL 33484 Vice-President - Credit and Syndications <ul style="list-style-type: none"> • Responsible for analyzing and syndicating middle market transactions over \$100,000 up to several million dollars • Independent Originator for a variety of commercial financial products placing \$3,000,000 in transactions.
1995 to 1998	First Sierra Financial, Inc. - Jupiter, FL 11745 (acquired by American Express) Senior Credit Analyst Mid-Ticket Division <ul style="list-style-type: none"> • Credit authority of \$250,000 with single signature. • Reviewed credit requests in excess of \$100,000. • Prepared formal presentations for internal credit committee. • Packaged individual loans and leases and portfolios for sale to third parties. • Worked with internal and external marketing sources to develop credit criteria. • Assisted junior analysts with financial statement transactions.
1994 to 1995	DLC Commercial Corporation - Hicksville, NY 11801 Senior Credit Analyst <ul style="list-style-type: none"> • Discounted lease transactions to external sources or approved and funded under internal warehouse lines • Developed and maintained ongoing relationships with both third party funding sources and direct vendor programs. • Assisted sales people in structuring pricing.
1989 to 1994	The Execulease Corporation - Elmont, NY 11003 Assistant Vice-President <ul style="list-style-type: none"> • Signing authority of \$100,000. • Discounted non-recourse transactions for transfer from warehouse line to third party funding sources. • Prepared and delivered formal presentations to internal and external credit committees.
1988 to 1989	Vendor Funding Company, Inc. - New Hyde Park, NY 11042 (First New Hampshire Banks, Inc.) Assistant Vice President - Credit Officer <ul style="list-style-type: none"> • Signing authority of up to \$75,000 on single signature. • Evaluated commercial lease transactions up to \$1,000,000 • Assisted senior credit officer on all vendor programs. • Prepared portfolios for discounting to third party funding sources.
1985 to 1988	Central Federal Savings Bank - Long Beach, NY 11561 (acquired by Chemical Bank, NY) Assistant Vice President - Equipment Leasing <ul style="list-style-type: none"> • Credit authority of \$250,000 on single signature for all equipment leases and consumer loans • Increased indirect and correspondent portfolios from \$1,000,000 to \$29,000,000. • Increased referral base from 5 to 22 companies. • Direct supervision of 15 employees in the equipment leasing, consumer loans and collection department.
1976 to 1985 1975 to 1976	Various finance and banking positions Traveled throughout the United States
Education:	B.S. - Business Administration – May 1975 Western New England College, Springfield, MA 01119 Post college - additional courses in finance and psychology WC Mepham High School – Bellmore, NY 11710 Graduated 06/1971

Provide excellent **“value added service”** for the company and their customers and **create income** opportunities whenever possible.

I believe the summary below reflects many of my acquired skills that will be **useful immediately**.

I have substantial customer service contact with direct applicants and their agents (accountants, lawyers, and business managers, vendors, manufacturers) as well as other types of intermediaries - (bankers, mortgage brokers, lessors', private investors, and insurance agents). I have syndication experience with individual loans and portfolios. I have formal workout experience.

Years of reviewing (thousands of credit applications - in various industries - and thousands of conversations with all of the parties listed above) have taught me to first make the customer comfortable and then listen to their short term and long term needs. Many customers run small businesses, so they are not necessarily on top of the financial portion of the information I need to secure in order to help them. With the customer, I learn about their history, both personal and business. If needed or required, I will call their representatives (accountants, business managers) or do a conference call with the customer and their representative – to put all parties at ease and at the same time, they will know that I am proficient in using the information I need them to send me. In addition, many times I have to summarize those discussions and intents – with a formal written proposal.

In many of my jobs, as the senior person, I have had to speak with customers who were given incorrect information (or thought they had been given incorrect or incomplete information) or (heard the information incorrectly). The customer is usually working with a time and or financial constraint and I have to be able to get them to understand the procedure and or contract, so we can get to the next level.

Employment skills:

Extensive customer service
Extensive negotiating experience
Moderate document experience
Direct and indirect sales
Strong Word and Moderate Excel Skills
Syndication
Workout

Industry Experience:

Equipment Finance & Leasing
Consumer loans
Commercial loans
Commercial Real Estate
SBA experience

I believe **what is not** on the CREDIT application may be as important as what is.

I can take a Volkswagen and make it a Chevy, but I can usually never make it a Cadillac
But I can try – with the customer's help

A credit bureau score of 720 may not always indicate that this borrower will ultimately pay better than the borrower with a score of 650

Why I can and will relocate:

The most important thing for me is to work at a job in a mutually beneficial relationship which is rewarding, provides a reasonable income and where after proving myself, has advancement opportunities within the organization.

As a W2 employee it would be great to always remain in one location, but when that is not available, you need to consider other locations.