# Julie L. Coger

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**Summary of Qualifications**

Highly accomplished Risk Management professional with 17 years of experience in commercial leasing, lending and inventory finance. Knowledgeable in a broad array of industries and collateral including manufacturing, construction, automotive, marine, aircraft, transportation and IT services. Proven ability to establish and build strong relationships with key functional stakeholders including sales, operations, portfolio, legal and compliance team members.

**Core Competencies**

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| --- | --- | --- |
| * Commercial Underwriting * Portfolio Management | * Regulatory Compliance * Policies & Procedures | * Transaction Structuring * Project Management |

**Professional Experience**

**GE Capital ·** Chicago, IL 9/2013 – Present

*Risk Analyst, Corporate Finance Equipment Leasing & Lending*

Underwrite new structured lease and loan transactions ranging in size from $500M to $50MM. Responsible for entire risk management process including conducting financial and collateral analysis, due diligence, negotiate structure, terms, conditions, and documentation with full adherence to operational and regulatory guidelines.

*Key Contributions:*

Achieved 100% credit policy compliance on 30 annual underwrites and delivered credit decisions within 15 day cycle time requirement.

Streamlined a material adverse change underwriting template which met regulatory and management requirements.

Nominated by Senior Risk Officer as subject matter expert for Risk and Portfolio Management IT systems. Provide key stakeholders feedback on system enhancements and potential impacts to policy and procedure adherence.

**GE Capital ·** Chicago, IL 2/2011 – 9/2013

*Sr. Portfolio Management Analyst, Corporate Finance Equipment Leasing & Lending*

Lead Portfolio Analyst responsible for managing regulatory compliance and portfolio quality on an existing $16B leasing and lending portfolio. Monitor account performance on 50 assigned accounts by underwriting annual reviews and testing quarterly covenant compliance. Underwrite covenant waiver, collateral release, and other amendment requests.

*Key Contributions:*

Key team member who helped in the development of a training program for a 6 month aircraft portfolio remediation project. Lead project training for 30 Sr. Risk Analysts. Recognized by Chief Risk Officer for project contributions.

Managed 15 assigned high risk accounts and provided monthly status updates to Sr. Management.

Mentor, train and develop junior Portfolio Analysts.

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**Professional Experience (Continued)**

**GE Capital ·** Hoffman Estates, IL 11/2006 – 2/2011

*Portfolio Management Account Executive, Commercial Distribution Finance*

Managed a portfolio of 40 key marine inventory finance customers with total exposure in excess of $200MM. Monitor accounts to ensure on going compliance with loan agreements and credit approvals. Provide customer service and correspond regularly with clients including on-site visits and trade shows. Underwrite annual reviews and portfolio exception requests.

*Key Contributions:*

Worked during highly challenging recessionary environment and successfully minimized portfolio losses through customer liquidations, workouts and loan restructuring. Due to the volume of distressed accounts took on the additional role of asset management workout and worked closely with outside counsel.

Completed 20 on-site customer payment and cash flow audits in which red flags were identified and escalated to Sr. Management resulting in loss avoidance.

Created template used for monthly portfolio segmentation review to Sr. Management.

**GE Capital ·** Hoffman Estates, IL (GE Capital acquired Transamerica 1/2004) 4/2002 – 11/2006

*Credit Analyst, Commercial Distribution Finance*

Underwrite new and existing marine inventory finance direct credit lines ranging in size from $50M to $30MM. Responsible for entire risk management process including conducting financial and collateral analysis, due diligence, negotiate structure, terms, conditions, and documentation with full adherence to operational and regulatory guidelines.

*Key Contributions:*

Achieved 100% credit policy compliance on 150 annual underwrites and delivered credit decisions within 5 day cycle time requirement.

Underwrote credit line increases in excess of $200MM which contributed to the business growth goals.

Conducted customer visits with Sales counterparts which facilitated due diligence gathering, business risk analysis, and increased customer penentration.

**Transamerica Distribution Finance ·** Hoffman Estates, IL 12/1999 – 4/2002

*Portfolio Management Analyst, Commercial Distribution Finance*

Created monthly portfolio management reports and provided analysis and recommendations to Sr. Management. Responsible for the creation of Risk policies and procedures and collateral audit routines. Developed and tracked key performance metrics for the business.

*Key Contributions:*

Initiated process improvement projects including the creation of process maps which were used to streamline risk policies and procedures.

Performed cash/collateral audits, document negotiation, and participated in repossession at key customer over a 6 month timeframe.

Tracked renewal, expiration, and decision release requests for the portfolio’s letters of credit.

**Transamerica Distribution Finance ·** Hoffman Estates, IL 7/1998 – 12/1999

*Portfolio Management Coordinator, Vendor Leasing*

Underwrite new flow vendor leasing transactions ranging in size from $10M to $5MM. Worked in start-up business unit which required assisting cross functional team members. Created process maps in order to develop new Risk policy and procedures.

*Key Contributions:*

Assisted with the due diligence and transition of an acquired lease portfolio.

Worked alongside management on business redesign projects.

Created monthly portfolio management reports and provided analysis to Sr. Management.

**Education & Training**

**National Louis University ·** *B.S. in Business Management*

**Omega ·** *Financial Accounting for Lenders, Commercial Loans to Business*