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|  | OBJECTIVES  To become a valuable asset by contributing 13+ years of knowledge, expertise, and experience in the banking industry.  PROFESSIONAL EXPERIENCE  ENGS COMMERCIAL FINANCE, CO. (Lisle, IL)  Business Development Manager (08/2014 – 05/2015)   * Developed a successful relationship with over 240 truck and trailer vendors in a new territory that consisted of Indiana, Michigan, and Ohio with monthly sales revenue ranging from $600K to $1.0MM.   CROSSROADS EQUIPMENT LEASE AND FINANCE, LLC (Rancho Cucamonga, CA)  Finance & Insurance Manager **/ Remarketing Inventory Specialist** (04/2013 – 08/2014)   * Responsible for developing and managing a portfolio of Independent Owner Operators, 3PL, Small and Large Fleet Owners, and Nationwide Transportation Corporations. * Provided Finance and Insurance programs to interested buyers at the LA Freightliner New/Used Truck Dealerships in Southern CA. * Conduct and assist in webinars and trainings on government grants, driver misclassification, and driver retention to various truck associations. * Reduced bad debts by 20% on repossessed units by creating a step by step policy and procedures.   Credit Manager (07/2012 – 04/2013)   * Responsible for underwriting commercial loans from $10K to $5.0MM for Independent Owner Operators and Fleet Owners in the Trucking Industry with loan authority limit of $250K. * Recommend approvals and declinations to the Credit Committee for requests over $250K based on historical and projected financial performance of the company. * Created, evaluated, and monitored necessary changes to the credit policy in conjunction to the changes in the Trucking Industry. * Conducted on-site assessments of companies and its facilities to determine the probability of default and success. * Managed a team of 6 credit analyst on improving their approval/declination decisions by conducting weekly training with the team.   SUN COMMUNITY FEDERAL CREDIT UNION (El Centro, CA)  Consultant (02/2012 – 07/2012)   * Assisted in creating a Business Banking Center with an in-house credit policy and underwriting guidelines to serve the middle market. * Trained 2 junior associates to utilize the expedited decision process for loans below $100K. * Set-up a template for capital loans in excess of $500K.   FARM CREDIT SERVICES SOUTHWEST (El Centro, CA)  Relationship Manager (08/2010 – 02/2012)   * Responsible for developing and managing a portfolio of commercial real estate and Ag loans; managing credit quality, credit administration, portfolio performance, and promoting related products provided by the Association’s Agribusiness Financial Services Department. * Interviewed and assisted loan applicants to determine their financial needs and preparing budgets. * Managed assigned loan portfolio to ensure credit quality and marketing objectives are met. * Orchestrated the negotiation procedure on larger and complex lines of credit * Monitored problem loans by recommending appropriate actions. * Evaluated and analyze financial statements and personal credit reports by collecting relevant data to assess risk levels and accuracy. * Conducted on-site assessment of crops and livestock operations on a periodic basis. * Maintained and developed community contacts to generate and develop new business and actively participated in industry related events, clubs and organizations that promoted agriculture in the Association’s territory.   AGFIRST FARM CREDIT BANK (Columbia, SC)  Senior Corporate Credit Analyst (04/2009 –08/ 2010)   * Analyzed loan actions originated by District Associations that require prior approvals. The analysis process includes qualitative (borrower, industry, transaction metrics, etc.) and quantitative (historical financial statements, projections, sensitivity scenarios, etc.) analyses of transactions. * Assisted Relationship Managers and Capital Markets Officers with credit administration of the loan portfolio (periodic credit reviews, covenant compliance monitoring, etc.). * Performed various duties related to monitoring risk on Bank Investments. * Provided support to the Lending staff and the Loan Origination and Servicing Coordinator with various aspects of closing new loan participation/syndication transactions and servicing actions on existing portfolio loans (processing of waivers, amendments and other actions). * Participated in borrower visits, attending bank meetings, and annual board meetings on existing and proposed borrowers.   HAVEN TRUST BANK (Duluth, GA)  Senior Commercial Underwriter (03/2008 – 04/2009)   * Underwrote and analyzed on new SBA (Express, 7a, and 504) loan requests (lines of credit/term loans) for commercial real estates, construction, and small businesses in the amounts ranging from $10K – $5.0MM with loan authority limit of $500K. * Negotiated terms and amounts on new requests with the Business Development Officer. Conduct annual reviews on existing accounts through extensive credit analysis and banking relationship. * Oversaw 2 credit analyst in their daily activities on annual reviews and financial analysis.   REGIONS BANK (Nashville, TN)  Senior Commercial Underwriter (06/2004 – 03/2008)   * Underwrote, analyze and approve for loan requests on Commercial Real Estates, C&I, Agriculture, small business lines of credit, term loans, leases, letters of credit from $1.0MM – $5.0MM, and SBA (Express, 7a, and 504) in Metro/Middle markets with loan authority limit of $1.0MM * Negotiated terms and amounts on new requests with the Relationship Manager. Prepare annual reviews on existing accounts through extensive credit analysis and banking relationship. * Oversaw a team of 3 analysts and 2 junior underwriters through reviewing credit worksheet and proposals on a day to day basis. * Assisted RM's in negotiating and structuring new deals for potential clients by meeting them personally and cross-selling other bank products to the customers. * Assisted existing clients as well as new clients on behalf of the RM's in all questions regarding the loan requests as well as other bank services.   ALLIED IRISH BANK (Atlanta, GA)  Credit Analyst (03/2001 – 06/2004)   * Analyzed, prepare, and present loan proposals for non-profit middle/capital market clients to the credit committee. * Ensured covenants are in compliance and that all payments and security documents are current. * Monitored existing portfolio to obtain current financial information to enhance knowledge of all accounts.   CERTIFICATION / SKILLS   * IL NMLS, CA Fire Property and Casualty, VISION, Lease Complete, Salesforce, FPI, WinCap, Agrigate, ACBS, Microsoft Office, Bi-Lingual (Korean and English), Elementary Spanish, RMA trained Work-out/Problem Loans, Dean Dulke Credit Training, Fitch Credit Training, Farm Credit Training, Moody’s Financial Risk Analysis, Gordy Bergo Trac-Lease Training.   EDUCATION  GEORGIA STATE UNIVERSITY (Atlanta, GA)   * Awarded Bachelor in Business Administration (05/2002) * Major: Risk Management and Insurance * Minor: Finance |