

STUART G. OSBORN, MSA

Direct: (312) 860-0132

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SUMMARY

An ambitious and highly motivated self-starter and team player continuously looking for opportunities to add value and grow professional skill set. Enjoys the creative process and conquering the challenges of dynamic industries and organizations to achieve excellent results and returns. Can be a catalyst for collaborative change and innovation. A master's in accounting in addition to MBA equivalent electives compliments formal credit training from a big four bank and a diversified career in commercial banking collaborating with banking teams to structure and underwrite financial exposure, opportunity, risk, and manage loan portfolios to include loan review of primarily middle market and corporate banking customers for regional to global banks. Leadership skills developed in professional roles as well as those related to playing & coaching sports, event planning, volunteering.

KEY STRENGTHS

- Research & Project Management
- Risk Underwriting & Portfolio Management
- Financial Analysis & Financial Modeling
- Leadership, Management, and Coaching

TRAINING & SOFTWARE

- C&I and RE Credit Trained (Wells Fargo)
- Moody's Risk Analysis (Expert)
- Fiserv, Sales Force, Sage Works (Experience)
- SQL, HTML, CSS, Java, VB (Experience)

EXPERIENCE

Crowe LLP - Remote (Chicago, IL)

August 2022 to present

Senior Loan Review Consultant - Contract

- Reviewing and evaluating firm sampled portfolio loans from various banks for repayment performance, underwriting quality and their respective bank policy compliance (including risk rating accuracy & transaction structure appropriateness).
- Reviewing and evaluating firm sampled portfolio loans from various banks for portfolio management quality and bank policy compliance (including file maintenance, financial reporting, covenant checks, timeliness and quality of reviews, renewals, and appropriateness of updates/modifications).
- Reviewed over \$425 million+ in loans (100+ loans) to date. Lines of business include commercial real estate lending, owner occupied commercial real estate lending, commercial and industrial lending, as well as equipment leasing and finance.

First Midwest Bank - Remote (Chicago, IL)

Oct 2021 to April 2022

Credit Quality Review Specialist - Contract

- Reviewed and evaluated client sampled portfolio loans from various bank lines of business for repayment performance, underwriting quality and bank policy compliance (including risk rating accuracy & transaction structure appropriateness).
- Reviewed and evaluated client sampled portfolio loans from bank lines of business for portfolio management quality and bank policy compliance (including file maintenance, financial reporting, covenant checks, timeliness and quality of reviews, renewals, and appropriateness of updates/modifications).
- Worked along side loan review team members to confer with internal line of business partners including relationship managers, underwriters, and credit officers regarding credit quality matters related to the above. Lines of business included, but were not limited to middle market commercial and industrial (C&I) syndicated and structured finance, asset based lending (ABL), franchise, professional and medical, hotels, manufacturing, middle market commercial real estate (CRE), and OOCRE.

U.S. Small Business Administration - Remote (Little Rock, AR)

Apr 2020 to Jan 2021

Commercial Loan Specialist

- Supported COVID-19 relief efforts including the PPP and EIDL programs along side routine SBA work including the following:
- Conducted a comprehensive guaranty purchase review of the participant lender's 7(a) loan making, closing, servicing and liquidation activities.
- Gathered and reviewed relevant facts to ensure maximum recovery to the agency and mitigating harm and loss to the agency.
- Oversaw and monitoring the participant lender's actions with regard to a variety of liquidation activities to include taking possession, inventorying and protecting collateral; obtaining necessary appraisals; determining the method of disposal and determining when abandonment of collateral is in the best interest of the agency.
- Reviewed and recommending actions as appropriate on participant lender's loan compromise recommendations where settlement for less than the amount is due is in the best interest of the agency.
- Reviewed the participant lender's assertion that they have exhausted all liquidation efforts and that the loan is ready to be charged off.

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Noirefy (A Start Up), - Chicago, IL Contract CFO – B2B and B2C Saas

Dec 2018 to Feb 2019

- Conducted financial planning and analysis in accordance with the mission focus and business model. Built and delivered financial model and two year financial projections using excel in accordance with the business model, plans, and macro economic assumptions.
- Researched and advised on vendor relationships, including enterprise resource planning systems and customer relationship management systems.
- Advised on accounting and financial processes and controls for general business administration and management operations in addition to researching and advising on the preparation of due diligence for capital raises.
- Advised on business management, development, and sales strategy, including but not limited to further defining the target market and competitive industry positioning. Built and delivered normalized lead, prospect, client sales & management database. Generated leads, conducted prospecting efforts, and assisted in successful sales efforts.

Deutsche Leasing Group, - Chicago, IL

Mar 2017 to Sept 2017

Robert Half Contract Credit Analyst – Middle Market Commercial Finance

- Performed due diligence, analyzed & structured transactions, and prepared memos documenting analysis in support of credit recommendations for small to mid-market companies in various stages of their business life cycle.
- Focused on construction and industrial firms from middle market to corporate with average revenues of \$20 to \$250M needing financing (averaging \$500K to \$1.5M) for heavy equipment & machines.
- Underwrote a high volume of transactions equal to \$110M (annualized) in new financing for 90 applications (annualized).
- Helped to onboard, test, and implement a new enterprise resource planning system.

BMO Harris Bank - Chicago, IL

July 2015 to July 2016

Portfolio Manager (AVP) - Corporate Banking

- Wielded \$500K lending authority and managed a \$200M portfolio of 400+ corporate clients with revenues of \$25M to \$10B+.
- Monitored portfolio performance, adjudicated risk through the credit review and decision process, routinely preparing credit memos (approximately 100+ annual reviews) to minimize losses and create opportunities for further business development.
- Helped direct a team of 4 reports in the completion of various duties (i.e. spreads, reporting, and client communications).

Urban Partnership Bank - Chicago, IL

Mar 2013 to July 2015

Underwriter- Commercial Banking

- Underwrote financing for all asset classes including working capital, equipment, real estate, and business acquisitions supported by enterprise valuations for private equity sponsored deals. Performed portfolio management work as assigned.
- Performed due diligence, analyzed & structured transactions, and prepared credit memos documents analysis in support of credit recommendations for small to mid-market C7I and nonprofit firms with revenues \$1M to \$25M, as well as faith based institutions. Due diligence and analysis included business operations, industry, financial statements, modeling, cash flows etc. to understand & mitigate risks.
- Promoted from portfolio analyst to underwriter within first three months of starting.
- Referred \$10M+ in request for proposals from personal network.

Devon Bank – Chicago, IL

Dec 2012 to Mar 2013

Contract Credit Analyst- Commercial Banking

- Performed due diligence, analyzed & structured transactions, and prepared credit memos documenting analysis in support of recommendations for loan applications from primarily small business firms with revenues \$1M to \$25M
- Analysis included business operations, industry, financial statements, modeling, cash flows etc. to understand & mitigate risks
- Helped to review the bank's exposure to operational risk from vendor suppliers
- Helped to review under performing loans in connection with the bank's consent order from the FDIC

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Wells Fargo Bank N.A. - Grand Rapids, MI **Financial Analyst- Middle Market Commercial Banking**

Aug 2011 to Oct 2012

- Completed work for the management of \$525M worth of exposure spread among 54 high touch middle market client relationships; prepared memos documenting annual reviews, renewals, modifications, covenant check, waivers, and restructures
- Performed due diligence & analysis in support of recommendations for existing & prospective middle market to corporate relationships with average bank exposure of \$35M to \$70M.
- Aided and participated in direct calling efforts including those with cross sell partners.

EDUCATION

Masters of Science Accounting, 2012
University of Illinois at Chicago

B.S. Business Administration (Accounting), 2009
University of Illinois at Chicago