

STUART G. OSBORN, MSA

A certified full-stack web developer/software engineer with experience designing and developing web applications.

SUMMARY

A dedicated and results-oriented web developer/software engineer with a focus on object-oriented design, web application architecture and relational database design supplementing a proven track record of excellence in financial analysis, risk management, and portfolio management within the finance sector. Familiar with agile methodologies, modular design, responsive design, and MVC design patterns. Possessing a master's in accounting with MBA equivalent electives and extensive experience in commercial banking, I am adept at leveraging my expertise, research skills, and resourcefulness to drive strategic business growth, optimization and deliver impactful results. My strategic and entrepreneurial mindset, coupled with strong intrapersonal, collaboration, and leadership skills, enables me to navigate complex challenges and foster innovation. I am now seeking opportunities to contribute my skills and expertise to a forward-thinking organization focused on optimizing business outcomes through web service implementations.

CORE COMPETENCIES

- Application Design, Application Development, Unit Testing (TDD)
- Research, Project Management, and Problem Solving
- Risk Underwriting & Portfolio Management
- Financial Analysis & Financial Modeling
- Leadership, Management, and Coaching

TECHNICAL SKILLS

- GIT, HTML, CSS, JavaScript, JQuery, Node.js, Express.js, MySQL, SQL, Sequelize, Handlebars, MongoDB, Mongoose, React, RESTful APIs, GraphQL
- C&I and RE Credit Trained (Wells Fargo)
- Moody's Risk Analysis, Sage Works (Expert)
- Fiserv, Sales Force

EXPERIENCE

Crowe LLP - Remote (Chicago, IL)

August 2022 to August 2023

Senior Loan Review Consultant - Contract

- Conducted portfolio loan evaluations for various banks, assessing repayment performance, underwriting quality, and policy compliance, reviewing over \$425 million across multiple lines of business.
- Engaged in the analysis of diverse loan types including but not limited to commercial real estate, commercial & industrial (C&I), equipment leasing, and asset based lending (ABL).

First Midwest Bank - Remote (Chicago, IL)

Oct 2021 to April 2022

Credit Quality Review Specialist - Contract

- Evaluated client loan portfolios for performance, compliance, risk rating accuracy, and the appropriateness of transaction structures across multiple business lines.
- Collaborated with internal stakeholders to discuss credit quality and related matters covering industries 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 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.
- Monitored liquidation activities and evaluated lender's loan compromise and charge-off recommendations.

Noirefy (A Start Up), - Chicago, IL

Dec 2018 to Feb 2019

Contract CFO – B2B and B2C Saas

- Developed financial projections and models, advised on vendor relations, ERM and CRM systems, and assisted in the preparation of due diligence for capital raises.
- Guided business strategy, market position, lead generation, and sales efforts, contributing to successful client acquisitions.

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

EDUCATION

Certificate in Full Stack Web Development, 2024

Northwestern University

- Built several web services/applications using HTML, CSS, JavaScript, Node.js, Express.js, Handlebars, MySQL, Sequelize, React, MongoDB, and Mongoose following agile methodologies, separation of concerns, modularization, and the MVC design pattern.

Master of Science in Accounting, 2012

University of Illinois at Chicago

Bachelor of Science in Business Administration (Accounting), 2009

University of Illinois at Chicago