

SW355 – Senior Credit Analyst/Commercial Underwriter

Senior Credit Analyst and Commercial Underwriter with extensive experience in the banking industry. Passionate about commercial underwriting, credit analysis, deal structure, loan servicing and covenant testing of small business and commercial loans (new loans and renewals). Experienced in independently analyzing credit requests for viability of repayment sources, risk ratings, documentation requirements and collateral quality. Strengths include well-articulated conclusions concerning cash flow quality, debt service coverage, risk ratings, financial analysis, identification of loan weaknesses and loan documentation issues.