



Synovus is – and always has been – a place where business is personal. While we have different names in different places, we are one company – Synovus. We have the strength of a major financial institution while maintaining the personal relationships you’d expect from your bank around the corner. From everyday banking to corporate services, Synovus is **the bank of here**.

Synovus began with a single act of kindness in 1888, and our passion for serving others has been growing ever since. Our roots run deep in all of the communities we serve, and we are committed to helping friends, neighbors, and customers alike achieve their goals.

Synovus is currently recruiting for this wonderful employment opportunity located at its **Columbus, GA** location:

Job Title: Director – Commercial Real Estate Credit Management

Job Summary: Monitors the credit metrics and performance trends of Synovus' real estate portfolio. Reviews and analyzes all real estate loans for relationships > \$20 million for Synovus Loan Committee approval. Implements credit strategy, guidance and underwriting practices to ensure asset soundness, diversification, and maximum earnings. Oversees Synovus Loan Policy regarding real estate lending and underwriting, and makes recommendations based on market trends and portfolio performance. Presents pertinent portfolio details to various committees. Supervises Synovus' CRE Market Intelligence, which is a strategic planning advisory and market analysis program.

Job Duties and Responsibilities:

- Optimizes quality loan growth through comprehensive credit risk practices. Performs monthly analysis of the real estate portfolio's credit metrics. Monitors monthly growth changes per property sector. Detects early deterioration of loans to minimize losses. Analyzes and understands the specific risks of certain property sectors and markets. Develops underwriting guidelines based on current market conditions and trends. Monitors monthly funding levels on construction loans. Underwrites tax credit loans for Finance for corporate consideration.
- Serves as a voting member of Synovus Corporate CRE and Community CRE Loan Committees. Analyzes all real estate loans on relationships > \$20 million for credit soundness. Provides guidance and recommendations on larger, more complex loans and relationships. Reviews underwriting to ensure adherence to guidelines and loan policy. Prepares written analysis on all large CRE loans. Meets with large customers upon bank request. Acts as subject matter expert on High Volatility Real Estate Loans (HVCRE) and ensures compliance with regulatory expectations.

- Supervises comprehensive portfolio reviews on all Investment CRE loans > \$1 million. Develops underwriting guidelines based on current market conditions. Provides underwriting training. Oversees the real estate portion of Loan Policy, and recommends policy changes based on portfolio performance, market conditions and lending behavior.

Prepares and presents reports to Synovus Credit Board and Credit Risk Committee. Prepares periodic studies on various portions of the CRE loan portfolio. Collaborates with Finance on CRE stress-testing models.

Supervises CRE Market Intelligence, which is a market analysis and strategic planning advisory program. Analyzes the risks associated with property sector concentrations in various markets. Monitors the demand drivers in markets and their impact on real estate assets. Provides market intelligence for underwriting and lending practices to ensure quality loan growth.

- Provides leadership, direction and growth opportunities to members of the department, performing those responsibilities in accordance with the Company's policies and applicable laws. Responsible for interviewing, hiring, planning, assigning or directing work, appraising performance, disciplining team members and resolving problems. Works with the Human Resources Department to resolve more complex team member-related issues.

- Each team member is expected to be aware of risk within their functional area. This includes observing all policies, procedures, laws, regulations and risk limits specific to their role. Additionally, they should raise and report known or suspected violations to the appropriate Company authority in a timely fashion.

Required Knowledge, Skills, & Abilities:

- Minimum Education: Bachelor's degree in Finance, Real Estate, Business Administration or a related field

- Minimum Experience: 12+ years in real estate lending or related real estate experience

- Required Knowledge, Skills, & Abilities:

- 12+ years of real estate lending or related real estate experience; 5 years of credit experience; 2 years of supervisory experience

- Strong analytical skills

- Excellent communication skills

- Knowledge and understanding of Synovus Loan Policy

- Knowledge of federal and state laws, rules and regulations governing real estate lending

- Broad knowledge of real estate analysis, underwriting principles, practices, loan structures, and regulatory requirements

Preferred Knowledge, Skills, & Abilities:

- MBA or Master's degree in a related field

If you're interested in this employment opportunity or you know someone who is interested, I encourage you to apply to this opportunity by visiting www.Synovus.com or by emailing your resume to my attention at EricFowler@Synovus.com