

SYNOVUS®

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; Atlanta, GA (Marietta/Smyrna)** location:

Job Title: Loan Workout Specialist, SR

Job Summary: Responsible for the effective management of a portfolio of 15 - 20 commercial loan work-out relationships with an average size of \$1M with diverse scope and complexity. Ensures timely resolution of transactions while preserving principal and fee income and expense reimbursements. Establishes action plans with specific resolution target dates and promptly conveys recommendations on adjustments for risk ratings, loss recognitions or write offs and accrual status. Loan renewal authority. Uses professional knowledge, experience and analytical criteria to make decisions and acts independently to determine methods and procedures on new assignments.

Job Duties and Responsibilities:

- Effectively manages an assigned portfolio of commercial loan workout relationships. May work closely with officials of both lending and borrowing institutions to develop feasible, timely workout strategies; restructuring credit and repayment terms, better securing collateral or establishing recourse to other borrower assets.
- Coordinates with tax, legal, audit and credit/loan policy departments as necessary to ensure compliance of negotiated workout agreements, with established company policies and regulatory agencies ordinances.
- Coordinates the enforcement of banks rights and remedies if negotiated workout plan proves not feasible and/or further default ensues. May work closely with counsel, loan recovery, turnaround professionals, court appointed receivers and others in enforcement proceedings, seeking to maximize the recovery of nonperforming assets. Attend bank judicial proceedings as required. Coordinates and establishes liquidation value of bank collateral in conjunction with liquidators, appraisers and other

professionals.

- Prepares management reporting and maintain credit file documentation. Timely recommends risk rating adjustments as needed, updating loan loss recognition and required accruals. Monitors covenant compliance, ensures required financial reporting, and resolve any documented exceptions.
- Monitors the collection and ensures the correct application of recovered funds. Coordinate the proper implementation of workout plans with loan review, accounting and other relevant departments.
- Interacts regularly with peers in other functional areas, managers and customers. Interactions may involve controversial situations or trying to influence actions. Erroneous decisions can result in critical delays in schedules or departments operations or jeopardize overall business objectives.
- May act as a team lead and mentor. May orient, train or review the work of lower level workout specialists.
- 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 Business Administration, Finance or related discipline, or equivalent work experience.
- Minimum Experience: 8 years job related experience, 5 years job specific experience
- Required Knowledge, Skills, & Abilities:
 - Experience with loan documentation and basic legal functions.
 - Strong credit skills including 5 years experience in lending and 5 years experience in loan workout.
 - Advanced negotiation skills and the ability to work effectively under adverse and hostile conditions.
 - Advanced presentation and communication skills both verbal and written and demonstrated ability to handle confidential material.
 - Highly proficient with the PC, to include Internet, Microsoft Office applications such as Word, Excel, PowerPoint, etc.
- Certification(s): This position requires successful registration and issuance of a unique identification number from the Nationwide Mortgage Licensing System (NMLS) in compliance with the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE ACT). Registration must be accomplished within an established timeframe after initial employment and includes a nationwide finger print check.

Preferred Knowledge, Skills, & Abilities:

- Financial Services industry experience

*****Willing to have candidate located in Columbus, Georgia or Atlanta, Georgia (Marietta/Smyrna area)*****

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