

Redacted

**WORK EXPERIENCE****Redacted****Austin, TX***Commercial Credit Analyst**Nov 2014 – Present*

- Worked with Commercial lending team to assess viability of loan origination in excess of \$250M for a \$300M commercial portfolio entity, as on-going part of bank operations with \$6B in assets
- Conducted market research to understand clients' underlying business operations and general market landscape to identify trends that could impact business operations
- Developed financial models to analyze clients' business operations, financial performance, and loan repayment capability to maximize returns and minimize risk exposure of the portfolio
- Managed due diligence efforts to characterize potential borrowers' business operating models and ensure information integrity on all provided materials; maintained efforts both during and after the origination process to provide on-going monitoring and support
- Collaborated with key stakeholders across 3 internal teams to coordinate loan origination procedures and ensure alignment with bank's strategy; assembled team successfully and provided recommendations on the appropriate loan and payment terms, while still complying with loss mitigation strategies
- Contributed to developing risk estimation and sector-based knowledge analysis to further understanding of factors impacting lending risk; engaged with senior management to create hedging tactics for identified risks
- Aggregated project timeline to create reports summarizing overall loan origination activity for clients; reports were used by senior management to better understand ongoing business operations

**Redacted****Lubbock, TX***Commercial Credit Analyst**Feb 2014 – Aug 2014*

- Part of team that evaluated commercial loans for a \$30M loan portfolio
- Analyzed loan applicants for potential borrowers, conducting due diligence on commercial and personal tax returns, financial statements, appraisal reports, AR timetables, and inventory listings to categorize risk ratings
- Managed new appraisal order system implementation – responsible for entire chain of activities: understanding current system limitations, designing new process flow, aligning with stakeholders, and rolling out new system; new system streamlined communications and reduced overall turn-around time by 50%

**Redacted****Washington, D.C.***Legislative Intern**Jan 2013 – May 2013*

- Served as aid for the 57th Presidential Inaugural Ceremonies for the 23rd Congressional District of Texas
- Oversaw constituents communication efforts: drafted and managed direct communication to 650,000 constituents and managed in-house CRM to encode over 5,000 emails and correspondences
- Led in-person constituent public relations forum on policy issues

**EDUCATION****Redacted****Lubbock, TX***Master of Business Administration**Class of 2013*

- GPA: 3.20/4.00; Certificate GPA: 3.75/4.00
- Coursework: Financial Accounting, Business Economics, Statistics, Financial Management, Corporate Finance, Operations Management, Derivative Securities and Financial Risk Management

**Redacted****Lubbock, TX***Bachelor of Arts, History & English**Class of 2010***OTHER INFORMATION***Skills:* Financial modeling, CreditQuest, SageWorks, DNA, Fiserv, Experian, Salesforce, Bloomberg*Computer:* Proficient in Excel VBA, HTML, CSS, SQL, Python, Oracle, SAP, MySQL