

# TS

# Taylor Smith

## Commercial Lender

Experienced commercial lender with 6+ years of structuring and underwriting loans for mid-market and small-business clients. Originated and closed \$120M in credit facilities while maintaining a non-performing loan ratio below 1.2% at MetroBank Commercial, and identified \$5M in risk-averted losses through detailed credit analysis at Investment Bank Solutions. Expert in loan structuring, credit underwriting, financial modeling, and managing complex borrower relationships from origination through portfolio monitoring.

## CONTACT INFORMATION



(555) 000-0000



email@example.com



City, ST

## EDUCATION

Bachelor of Science in Business Administration | May 2016 Business University, City, ST

## KEY SKILLS

- Commercial loan origination and structuring
- Credit underwriting and risk analysis
- Financial modeling and cash flow analysis
- Portfolio monitoring and covenant compliance
- Board-level credit memo preparation
- Loan syndication and participation management
- Client relationship development and retention
- Regulatory compliance (OCC, CRA, Reg B)
- Small-business and mid-market client advisory

## PROFESSIONAL EXPERIENCE

COMMERCIAL LENDER | METROBANK COMMERCIAL | CITY, ST  
MARCH 2019 – PRESENT

- Originated and closed \$120M in term loans, revolving credit facilities, and SBA loans for mid-market and small-business clients, increasing the commercial loan book by 18% over 3 years
- Underwrote 200+ credit applications with a 93% first-pass approval rate by developing detailed credit analyses and financial models, reducing average turnaround time by 30%
- Monitored a commercial loan portfolio of \$85M, maintaining a non-performing loan ratio below 1.2% through proactive borrower communication and early covenant exception management
- Developed and managed relationships with 40+ commercial clients including annual financial reviews, credit renewals, and expansion financing discussions that generated \$18M in incremental loan originations
- Prepared and presented board-level credit approval packages for transactions over \$5M, achieving a 92% board approval rate on first submission across 25+ presented facilities
- Mentored 2 junior credit analysts on underwriting methodology, financial modeling, and client relationship management, reducing their loan processing time by 25% within 90 days

CREDIT ANALYST | INVESTMENT BANK SOLUTIONS | CITY, ST  
JUNE 2016 – FEBRUARY 2019

- Analyzed and modeled 150+ credit proposals across commercial real estate, equipment finance, and working capital facilities, identifying risk factors that averted \$5M in potential losses
- Prepared board-level credit memos for \$80M+ in transaction approvals, achieving a 90% first-pass approval rate through thorough cash flow, leverage, and collateral analysis
- Developed industry-specific underwriting templates for 6 commercial sectors including healthcare, manufacturing, and retail, reducing memo preparation time by 35% per credit request
- Supported senior lenders on 20+ client relationship calls and credit structuring discussions, building technical knowledge in deal structuring and covenant negotiation