

- Position: Credit Specialist II
- Company : TD Bank
- Location: Boston, MA
- Job description:

Department Overview

Commercial Real Estate "CRE" focuses on high quality, top tier, and well-capitalized developers, professional managers, and owner/operators of investment real estate. Specific core asset classes include: Multi-Family, Office, Retail, and Industrial properties.

Job Description

The Commercial Real Estate (CRE) Credit Specialist II is responsible for ensuring quality and compliance within an assigned portfolio, supporting new business development while applying credit risk policy and adhering to TDBG risk appetite. The CRE Credit Specialist II performs the credit underwriting and credit administration functions. The CRE Credit Specialist II works to achieve credit management objectives within the team. The job works closely with the Relationship Manager and Credit Officer to ensure consistency with the TD Bank Group's Risk Appetite Principles, including establishing the Borrower Risk Ratings and Facility Risk Ratings for new and existing credit relationships.

Job Requirements

- Performs in depth credit analysis for which a majority of accounts consist of; highly diverse portfolios at the highest complexity; large pieces of a much bigger client portfolio that may include other institutions and input; risk factors that create large variables to create decisions on portfolios.
- Performs in depth credit analysis in partnership with Relationship Manager on potential and existing customers to determine alignment with TD Bank products/structure TD Credit Risk Appetite and credit policies/underwriting guidelines.
- Partners with the Relationship Manager on potential structure proposals that are in alignment with TD Bank products/structure, TD Credit Risk Appetite and credit policies/underwriting guidelines.
- Attends site visits and prospect/customer calls as needed or as requested.

- With support from the Credit Analyst, prepares credit applications for new and existing borrowers; Applications shall include new transactions, extensions, modifications, renewals and Annual Reviews.
- Ensures applications provide a high quality of risk assessment, credit structure, due diligence, and credit presentation and adheres to AIRB methodology and addresses TD Bank's profitability objectives.
- Manages the timely approval, documentation preparation and negotiation, and closing of new and existing transactions.
- Be knowledgeable of and operate within the applicable regulatory and compliance guidelines/policies & procedures (including but not limited to: AML, Privacy, Firewalls, Systems & Information Security, FCAC, etc.) and ensures that all staff complete required compliance attestations/training within required timelines.
- Ensures the managed portfolio is comprehensively monitored and controlled, adhering to and administered within approved guidelines and in line with established operating policies and procedures.
- Interprets and applies TD's risk management strategy (both credit and operational).
- Understands changing market conditions and remain knowledgeable of relevant industry issues.
- Manages aspects of the customer relationship including, but not limited to, reviewing reports and delinquencies, sign off of covenant compliance forms and determining strategy if failures occur, completing monthly monitoring; overseeing Credit Analysts that will provide support in these responsibilities.

Qualifications

- 4 year Undergraduate degree; advanced degree in financial discipline preferred, other advanced degree considered

- 7-10 years' experience in related field.
- Excellent credit underwriting and administration skills; considered subject matter expert in complex credit understanding.
- Superior ability to identify and mitigate risk.
- Ability to provide value-add structuring alternatives for highly complex credits.
- Strong written and excellent verbal communication skills with solid business acumen.
- Solid interpersonal skills.
- Customer focused.
- Strong planning and organizational skills.
- Ability to problem solve in more complex situations.
- Technologically proficient.

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