



Commercial & Industrial Loan Underwriter

Capital Crossing Servicing Company LLC

Contract or Permanent Positions

Company Overview:

Capital Crossing is an industry-leading underwriter, investor and servicer of commercial real estate and commercial and industrial loans. Since 1987, with a disciplined approach, the company has purchased and managed more than \$3 billion in assets nationwide, both for our own account and for our strategic partners. We have built our business model and reputation on a strong central core – our people. Our culture is one of teamwork, trust, respect and commitment, and we are always looking for people who are highly motivated and stand out from their peers.

Currently, we are looking for a seasoned commercial loan professional with acquisition due diligence experience in C&I loan types. This individual will be part of a dynamic and entrepreneurial loan acquisitions and consulting team. The ideal candidate will underwrite individual commercial & industrial loans, as well as supervise the evaluation of multiple assets within portfolios targeted for acquisition.

Essential responsibilities will include:

- Assessing loan pool acquisition opportunities
- Interfacing with brokers, direct/indirect loan sellers and third-party investment partners
- Reviewing loan files and examining loan documents for completeness and deficiency
- Analyzing and spreading financial statements and gathering credit information
- Researching and analyzing pertinent market and industry data
- Performing collateral valuation
- Evaluating borrowing base trends and weaknesses
- Identifying and evaluating risk associated with all aspects of commercial loan investment opportunities
- Establishing and appraising repayment strategies, timelines and costs
- Creating and/or utilizing financial models for investment valuation
- Preparing cash flows on potential acquisitions
- Completing and presenting detailed underwriting and pricing recommendations to investment committees
- Coordinating final due diligence to prepare acquisitions for closing.

Qualified candidates should possess a minimum of 5 years of direct experience with commercial & industrial loans, preferably with experience in commercial loan workout and liquidation. The ideal candidate's background will include credit analysis, asset management, investment sales, and both lending and workout experience. Strong analytical skills and experience in financial analysis, and the ability to model complex transactions in Excel (including development of financial projections and NPV modeling) are also required. Critical to the position are strong written and verbal communication skills, attention to detail, and ability to multi-task and self-manage. A Bachelor's Degree in Business, Accounting, Finance

or Economics is required and formal bank credit training is desirable. Travel may be required for the position.

In order to be considered, interested candidates must submit a cover letter, current resume and compensation history (salary and bonus, if applicable).

For consideration, please forward your resume to careers@capitalcrossing.com.