

Commercial Real Estate Credit Analyst

Summary:

Credit Analyst is responsible for analyzing income producing property, borrower, and guarantor financial information; market conditions; and loan structures; for new and renewal credit requests for the commercial real estate (including office, medical, retail, multi-family, hotels, and commercial construction) loans. Prepares credit presentations, property and financial schedules, repayment worksheets, makes appropriate loan recommendations, and assists in the presentation to loan committee. Responsible for annual loan reviews and recommending appropriate risk rating changes. Will perform appraisal reviews for commercial real estate appraisals. May assist with the compilation and preparation of various management reports.

Responsibilities:

1. Analyze the following loan information:
 - Loan Structure;
 - Borrower / guarantor resumes;
 - Financial Information;
 - Tax returns including Schedule K-1's for each borrower/guarantor.
 - Financial Statements for each borrower/guarantor.
 - Property Operating Statements.
 - Property debt service
 - Global debt service
 - Property and market conditions
2. Gather market data via industry reports, interviews with brokers and appraisers, other such sources.
3. Preparation of Loan Presentations recommending appropriate loan decisions and appropriately identifying risks and mitigates. Commercial real estate loan presentations shall include the following:
 - Maps
 - Property information and analysis
 - Lease Rollover Analysis
 - Repayment Worksheet
 - Guarantor / Borrower Analysis
 - Appraisal Information
 - Market Data
4. Evaluate and analyze real estate appraisal which may include conversations with the appraisers to discuss details and concerns. Perform appraisal review and certification.
5. Attends Directors Loan Committee Meetings
 - Assist with answers or explanations of information in the Loan Overview.
 - Provide ancillary information regarding borrower and / or property.
6. Maintains prompt and consistent communication between all parties (including broker, customer, loan officer, and loan processor) in order to communicate the status of loan analysis and any outstanding issues or concerns.
7. May assist Loan Officers and other sales personnel in the review and preparation of commercial real estate executive summaries for prescreen.

8. Complete all loan reviews, credit presentations and prescreens within the required timelines.
9. Responsible for the annual review and accompanying loan reviews for commercial real estate loans including recommending risk rating changes.
10. Assist with property inspections as needed.
11. Assist with training credit analyst as needed.
12. Assist the Business Lending Credit Analyst and other lending areas as necessary.
13. Assists loan officers and branch personnel with prospects, loan structuring and sales calls as needed.
14. Attends outside seminars and job related trainings.
15. Assists with special assignments as needed.

Qualified applicants may submit a resume via e-mail to jobs@silvergatebank.com or by fax to 858-362-6337 (**Secure HR fax**).

About Silvergate Bank

Silvergate Bank is dedicated to providing the highest level of personal service to our customers. A commitment to customized banking solutions that satisfy both current and long-term needs is redefining the way our bank partners with companies and individuals. We offer an excellent working environment. EEO/AA/Disability/Protected Veteran employer.