

Sarahi Jordan Vega

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PROFESSIONAL EXPERIENCE

Bankwell Bank, Vice President

1st VP Deputy Credit Manager & SR. COMMERCIAL CREDIT ANALYST December 2014 - current

- Loans from >\$1MM to \$250MM exposure including commercial real estate, C&I and equipment financing. Facilitate the credit needs of commercial customers by underwriting new loans, modification and annual renewal of existing facilities.
- Review, analyze, spread financials and prepare a summarized credit quality assessment of all financial facts including ratios, sensitivity calculations.
- Perform quarterly and annual reviews on existing C&I and CRE commercial loans for financial covenant and borrowing base compliance.
- Perform continued delinquency controls and manage watch asset loans. Track and manage non-performing and or delinquent loans; work with borrowers in workout situations while adhering to Bank and SBA lending practices. Work on behalf of the Bank and recommend ways to resolve loan problems via modifications, restructures, demanding loans and foreclosures.
- Assist Relationship Managers in monitoring, receiving, reviewing periodic financial reporting; advance requests, ensure that borrowers are in compliance with covenants; and conduct site inspections. Duties also include transaction negotiations for renewals, modifications and new facilities for Portfolio Management and Relationship Managers.
- Perform commercial credit underwriting for new and existing Commercial & Industrial, Commercial Real Estate, Construction lending; conduct comprehensive commercial loan analyses and loan-underwriting initiatives; spreading existing financial statements; preparing projections; trend analysis; and prepare questions for the prospective borrower. Proficiently review and analyze accounts receivables and payables, company and personal tax returns, annual financials, company prepared income statements and effectively summarize and communicate credit findings/review in a written analysis for submission to appropriate approval authorities.
- Other analyses include industry comparison, CRE market analysis, Real Estate appraisals and review of construction budgets.
- Other duties include assisting Commercial Credit Team Leader in special projects involving the Commercial Loan Portfolio such as tracking borrowers' annual financial information and covenant compliance; CEIS and annual Audits.
- Accompany Loan Officers to on-site inspections and customer calls, mentoring Intern Credit Analyst; and speaking directly to the customer and/or their representatives.
- As an SBA Specialist, underwriting, structuring, loan packaging, servicing, litigation and liquidation of SBA loans. Prepare SBA loans for sale of guaranteed portion to the secondary market; make recommendations to Management; and complete trade settlements with investors.

Peoples United Bank-Commercial Real Estate

December 2013 – December 2014

LEAD COMMERCIAL LENDING REPRESENTATIVE

- Respond to and resolve complex customer issues, perform accurate and complex processing of advanced clerical and administrative tasks to assist commercial banking officers in achieving their goals. Compose complex memos and correspondence, reviewing loan closing documents and set up sheets prior to booking loans. Apply knowledge of internal policies and procedures and all applicable regulations.
- Process the more complex payments and advances for construction loans. Develop and maintain knowledge of legal, regulatory, financial accounting issues and systems. Ensure loans are maintained on various systems and maintain credit files updated for auditing purposes.
- Frequently interact with attorneys and accounting professionals to complete assignments and tasks such as updating financial statements, insurance, flood certifications and legal documents prior to closing and other documents as required in commercial loan agreements.
- Prepare reports as needed with limited supervision. Assist and manage two other Commercial Lending Representatives in the Region.

Caribbean Property Group, Inc. sponsored by CPG, Whitehall (a Goldman Sachs affiliate), and Perry Capital May 2013 to October 2013

ASSOCIATE VICE PRESIDENT, ASSET MANAGER

- Responsible for overseeing a commercial loan portfolio valued in excess \$15 million consisting of office, retail, and hospitality assets. Work directly with the Executive Vice President and Vice President in conjunction with the company's asset Property Management, Finance/Accounting, and Real Estate Owned teams. Oversee third party relationships and activities related to maintenance and legal teams such as foreclosures, bankruptcies and legal collections. Prepare financial and cash flow analysis and negotiate with debtors in order maximize investors' profit.
- Manage REO portfolio, market and negotiate sales of these properties. Periodically review and prepare business plans, budgets, forecasts and market analysis. Manage capital expenditures to ensure that properties are maintained at reasonable costs. Conduct periodic site visits to ensure security and maintenance of properties.

Doral Bank, San Juan, Puerto Rico

September 2010 to May 2013

COMMERCIAL CREDIT MANAGER (February 2012 to May 2013)

COMMERCIAL CREDIT ANALYST & PORTFOLIO MANAGER (March 2011 – February 2012)

WORKOUT SPECIALIST (September 2010-March 2011)

- Specializing in Commercial & Industrial and Commercial Real Estate lending, conduct comprehensive commercial loan analyses concurrent with steering loan-underwriting initiatives for new and existing performing loans. Proficiently review and analyze accounts receivables and payables, annual financials and company prepared income statements. Provide credit review and assist with respect to credit risk assessment. Manage and provide credit guidance to a team of seven credit analysts.
- Provide alternative workout strategies and negotiating a suitable resolution for troubled debt and sensitive commercial loans while adhering to Bank's regulations and commercial lending policies. Responsible for structuring an appropriate repayment alternative to prevent and reduce loss and risk associated with commercial assets. Provide quality control review and comprehensive credit analytical skills to process loan proposals and restructure of credit facilities for non-performing and non-accrual commercial loans valued less than \$1MM for construction, commercial and real estate proposals.
- Management of Risk Portfolio, collections, contact borrowers to collect past due payments and/or offer borrowers a repayment plan, monitoring and reporting of substandard credit risk loans. Comprehensive knowledge of cash flow, financial statements and assess the degree of credit risk and borrower's credit worthiness in preparing new credit facilities and workout strategies. Effectively summarize the results in a written analysis.
- Provide daily, weekly and monthly reporting concerning ongoing efforts and results on non-performing loans and new credit facilities. Develop workout strategies and repayment plans in order to recover funds.

NewAlliance Bank, New Haven, CT
COMMERCIAL CREDIT ANALYST

2005 to 2009

- Commercial & Industrial and Commercial Real Estate lending, single family dwelling and subdivision construction loans as well as condominium association, and non-profit loans both new and existing credit relationships in excess of \$1MM. conduct comprehensive commercial loan application analyses concurrent with steering loan-underwriting initiatives for loan officers. Proficiently review and analyze accounts receivables and payables, annual financials and company prepared income statements. Analyze business and personal financial information and effectively assess a borrower's credit worthiness.
- Exhibit advanced critical thinking skills in conducting complex cash flow, financial and market trend analysis to determine the degree of risk involved in extending credit and effectively communicate results in a written analysis.

Community Economic Development Fund, Meriden, CT
LOAN OFFICER & SMALL BUSINESS ADVISOR (SBA Lending and Origination)

1999 to 2005

EDUCATION

ASSOCIATES DEGREE IN BUSINESS ADMINISTRATION

Albertus Magnus College, New Haven, CT – 2006, GPA 4.0, Dean's List
 (Transferred Credits to Bachelor's Degree Program)

Gateway Community College, Business Management, (Transferred to Albertus Magnus) 2001, GPA 3.65, Dean's List

NORTHEASTERN ECONOMIC DEVELOPERS ASSOCIATION

(Transferrable College Credits Earned 3.0 for each class)

Credit Analysis & Deal Structuring, June 2004

Understanding & Analyzing Business Plans, December 2004

RISK MANAGEMENT ASSOCIATION (RMA)

UCA II: Credit Risk Analysis for Commercial Bankers, June 2006

Lending Decision Process and CRE Lending Decision Process Series 2017

CENTER FOR FINANCIAL TRAINING, CT CHAPTER, 2007-PRESENT

(Transferrable College Credits Earned 3.0 for each class)

Principles of Banking & Analyzing Financial Statements, 2008

Real Estate Appraisal & Commercial Lending, 2008

Money, Banking and Markets, 2009

Commercial Lending 7th Ed & Ratio Analysis to Determine Financial Strength, 2015

NAGGL and Small Business Administration

SBA Training in structuring 7a and 504 Loans; attend various SBA functions and seminars related to SBA's 7a Guaranty, 504 and Express Loan Programs, Advanced SBA Loan Servicing, Litigation and Liquidation.

OTHER PROFICIENCIES

Strong writing and communications skills - read and write English and Spanish proficiently

Microsoft Office (Word, Excel, PowerPoint, Publisher, Access and Outlook, QuickBooks)

Computer Systems – Sageworks, Fiserv (TOPS, VISION, ClearTouch), Lexis/Nexis, OFAC, D&B, RMA and CEIS