

JANE SMITH

Baltimore, MD 21201 ▪ janesm@ubalt.edu ▪ XXX-XXX-XXXX

SUMMARY

Financial Professional with experience in **real estate** investments and a Bachelor's degree in Real Estate and Economic Development. Possesses expertise in:

- Portfolio and Project Management
 - Budget Preparation and Reconciliation
 - Financial Statement Analysis
 - Microsoft Excel and Spreadsheet
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EDUCATION

University of Baltimore, Baltimore, MD

Bachelor of Science, Real Estate and Economic Development December 20XX

Related Coursework: Real Estate Finance, Real Estate Investments, Property Law, Real Estate Market Analysis, Real Estate Principles and Transactions, Property Management, and more

PROFESSIONAL EXPERIENCE

Wells Fargo Bank, Baltimore, MD

Loan Administrator November 20XX – Present

- Manage a portfolio of \$123 million, including commercial construction loans, county bonds, letters of credit, and construction lines of credit
- Manage and monitor equity contributions, spec limits, loan to value, unused LIP and reserves
- Maintain and reconcile budgets, AIA worksheets and change orders
- Design, prepare and analyze loan tracking templates and risk reports
- Identify and resolve non-compliance issues, including impaired and workout loans
- Prepare materials and conduct training seminars for departmental education

M&T Bank, Baltimore, MD

Credit Specialist January 20XX – June 20XX

- Monitored foreclosure proceedings and redemptions
 - Prepared subpoenas, letters and other correspondence related to credit
 - Updated profit and loss statements weekly
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HONORS AND AWARDS

- Biz Town Coordinator Junior Achievement June 20XX – Present
- Dean's List, University of Baltimore Fall 20XX, Spring 20XX
- Collegiate Entrepreneurs Organization representative to World BOMA Conference July 20XX