



Vectra Bank Colorado

CRE Credit Analyst – Denver, CO

Scope of Business: Financier

Position: Full-Time

Salary: \$60,000 - \$85,000 Annually

Application Deadline: NA

Vectra Bank Colorado (<https://www.vectrabank.com/>) is seeking a proven, highly motivated, analytical and articulate individual to support the credit and underwriting process for our Corporate Real Estate Relationship Managers at our Colorado Center and Corporate office in Denver, Colorado.

This position is responsible for:

- Completing Credit Presentations on larger CRE secured and unsecured loans \$5MM - \$100MM in size
- Portfolio management of loan portfolios ranging in size from \$100MM to \$500MM
- Researching market conditions throughout the Western US including: size of market, annual absorption, annual deliveries, vacancy rates, trend analysis
- Conducting credit investigations, credit and loan analysis, underwriting and other documentation information pertaining to CRE loans
- Investigating all available sources of credit and financial information, including reporting services, credit bureaus, other companies, main office files, and branches
- Analyzing financial statements, CRE schedules and related material and making recommendations for approval of credits
- Analyzing financial conditions and trends; reviews and reports non-compliance with loan covenants
- Determines cash flow using appropriate tax analysis
- Preparing summaries, presenting facts, and offering opinions concerning credit-worthiness and any risk items or issues and corresponding mitigants
- Providing credit information and references for customers, loan officers, or other agencies as requested
- Ensuring that all credit files include current financial statements, agency reports, etc
- Making recommendations for loan structure
- Maintaining control over current accounts, noting payment progress, watching for any developing problems, and keep loan officers informed
- Keeping abreast of all new credit regulations and laws and ensuring compliance with such
- May assists with other projects as needed
- Other duties as assigned

Who should apply?

We want someone who has:

- Requires a Bachelor's degree in finance, business, accounting, real estate finance. MBA degree a plus
- At least 1+ year credit/financial analysis, lending, underwriting or other directly related experience in addition to a Bachelors or MBA degree
- 4+ years' of direct experience preferred
- Experience in reviewing & negotiating commercial real estate loan documents, dealing with attorneys and ensuring loan documents are in compliance with approved loan structure
- Experience in underwriting LIHTC loans (4% & 9%) a plus
- Strong written communication skills and the ability to organize thoughts and present in an orderly, logical and concise manner
- Experienced in presenting credit presentations to Sr Management, Credit & Loan Committee
- Strong history of working with various types of CRE loans (Multifamily, Industrial, Office, Retail, Hospitality, Home Builder, LIHTC, Sr Housing) \$5MM & larger in size
- Experienced in financial and spread analysis, credit, lending and underwriting processes and principles
- Working knowledge of credit risk, legal and regulatory requirements
- Ability juggle multiple loan requests at one time
- Strong organizational and time management skills
- An ability to work under pressure to meet client demands
- An ability to work with all levels of our credit risk and relationship manager teams
- Has a strong sense of urgency and commitment to the loan growth goals
- Good client relationship and communication skills, both verbal and written
- Ability to make sound decisions and recommendations regarding loans
- Working knowledge of computer software programs including spreadsheets, word processing, Excel, Power Point, etc. required
- An appetite for detail and confidence, and can articulate data in a meaningful and understood language

You have to want to be a part of a motivated and driven team and work under respected leaders. We need someone who is proactive, who has a great attitude, who is confident and wants to work with professional people and will inspire them to achieve the department initiatives, including driving loan growth.

For the detailed Job Description, Benefits Summary and Online Application, please visit:

<https://careers.vectrabank.com/jobs/credit-analyst-corporate-real-estate-8731>

Contact:

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