JOHN SMITH

1420 N. Charles Street, Baltimore, MD 21201 ▪ johnsm@ubalt.edu ▪ XXX-XXX-XXXX

Known as the "go to" person to get things done – *with poise, efficiency and awesome accuracy.*

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

- Portfolio and Project Management
- Financial Statement Analysis
- Budget Preparation and Reconciliation
- MS Excel and Spreadsheets

EDUCATION

University of Baltimore, Baltimore, MD
Bachelor of Science, Real Estate and Economic Development Dec., 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, 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, 20XX – 20XX

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

HONORS AND AWARDS

- Biz Town Coordinator (teaching entrepreneurship, financial literacy and work readiness) Junior Achievement 20XX - present
- Dean's List, Real Estate and Economic Development, University of Baltimore 20XX – 20XX
- University of Baltimore Scholarship (based on academic achievement) 20XX – 20XX
- Collegiate Entrepreneurs Organization (CEO) representative to World BOMA Conference 20XX