



## CMBS Underwriting Analyst

### COMPANY OVERVIEW

Sabal Capital Partners (SCP) is a nationwide wholesale small balance commercial real estate mortgage company. SCP provides permanent and bridge debt solutions for commercial real estate for agency, capital markets and balance sheet execution through its highly specialized wholesale lending platform. SCP sources loans through correspondent agreements with brokers and banks. SCP is a fully integrated platform including a rated commercial servicing operation to manage all loans it originates.

### KEY RESPONSIBILITIES

- Maintain a current and comprehensive knowledge of Sabal's various Lending Program Guidelines.
- Assist Underwriters in scrubbing and analyzing information from Client for accuracy.
- Confirm consistent Data Points and identify any concerns in third party reports (real estate appraisals, engineering and environmental reports, credit reports).
- Conduct in-depth review of sponsor/guarantor financials, including balance sheets, income statements, tax returns and real estate schedules to determine ability to support guarantees.
- Follow-up with internal team to obtain all necessary information and to clarify any financial and/or property specific information.
- Actively interact with Sabal lending personnel to ensure timely analysis and closing of proposed loans.
- Actively interact with multiple internal and external parties involved in the lending process, including originators, third party report providers, counsel, credit officers, and closing personnel.
- Ability to manage multiple loans at one time throughout the loan underwriting process as well as responding to client's questions in a timely and professional fashion.
- Maintain a current and comprehensive knowledge of the factors influencing Multifamily and CRE in the markets where Sabal is actively lending /investing.

### PROFESSIONAL EXPERIENCE/QUALIFICATIONS

- Minimum 3-5 years of commercial real estate lending and/or equity investment experience with a bank, brokerage firm, insurance company, pension fund or private equity firm.
- Experience in three or more asset types: office, retail, industrial/warehouse, multifamily and self-storage. Multi asset experience is a plus.
- Experience reviewing and analyzing third party reports, including appraisals, and environmental, engineering and seismic studies.
- Experience reviewing and analyzing personal financial statements, real estate owned schedules, tax returns, credit reports and other Borrower/Sponsor related reports
- A bachelor's degree is preferred.
- Strong analytical skills with advanced proficiency in Excel, Argus, Word and PowerPoint.
- Ability to communicate ideas (written and verbally) both clearly and concisely.
- Ability to work independently and responsibly with little supervision or instruction, but also a team player.
- Attention to detail, prioritization skills, responsiveness and ability to meet tight deadlines are essential.

At SCP, you can have a rewarding career on every level. In addition to challenging and meaningful work, you will have the chance to have an impact on the future direction of the company by interacting directly with board members and SCP's senior management team. Our culture of innovation, drive, growth and entrepreneurship, means your ideas on how to improve our business will be a key component on our future growth as a successful business franchise. At SCP, we embrace a team oriented, collegial, and "can do" approach that rewards employees based on the success of the overall business and individual contributions.

### CONTACT SABAL

If you have interest in this challenging and rewarding opportunity, please contact us at [kelly.garriott@Sabal.com](mailto:kelly.garriott@Sabal.com) or fax your resume to 888-947-3232. No phone calls please.