



## CMBS Underwriter

### COMPANY OVERVIEW

Sabal Capital Partners (SCP) is a nationwide wholesale 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, banks and direct. SCP is a fully integrated platform including a rated commercial servicing operation to manage all loans it originates.

### KEY RESPONSIBILITIES

- Underwrite term loans on Multifamily and Commercial properties nationwide to CMBS industry standards.
- Work closely with Underwriting Manager, Underwriting Analyst, Closer, Transaction Manager, Production Officer, and Counsel in executing the due diligence and underwriting process.
- Prepare detailed analyses of historical property operations to make informed decisions about future performance.
- 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.
- Conduct in-depth review of third-party reports including appraisal, engineering, environmental and zoning reports.
- Assess and comment on assigned property site inspections.
- Prepare preliminary and final credit approval packages for presentation to Loan Committee.
- Follow-up with clients to obtain all necessary information and to clarify any financial and/or property specific information.
- Interact with SCP teammates and external parties involved in the lending process to ensure timely analysis and closing of proposed loans.
- Ability to travel, if needed, for site inspections.
- Maintain a current and comprehensive knowledge of SCP's Investment Guidelines.
- Ability to multi-task and 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/or commercial property lending in the markets where SCP is actively lending /investing.

### PROFESSIONAL EXPERIENCE/QUALIFICATIONS

- Minimum 5-7 years of underwriting experience in CMBS lending or CRE balance sheet lending environment.
- Experience in various asset types: office, retail, industrial/warehouse, lodging, multifamily and self-storage. Multi asset experience is a plus.
- Experience reviewing and analyzing third party reports, including appraisals, environmental, engineering, zoning and seismic studies.
- Exceptionally strong analytical skills with advanced proficiency in Excel, Word and PowerPoint.
- Keen attention to detail, prioritization skills, responsiveness, and ability to meet tight deadlines are required.
- Ability to communicate and articulate ideas (written and verbally) both clearly and concisely.
- Ability to work independently and responsibly with little supervision or instruction, but also a team player.
- Motivated to take ownership and be accountable for the underwriting process and ultimate work product.
- A bachelor's degree is required.

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 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.