



## CRE Term Lending Underwriter

### COMPANY OVERVIEW

Sabal Capital Partners (SCP) is a nationwide 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 lending platform. 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 with an emphasis on agency product including Freddie Mac SBL and Conventional along with Fannie Mae Small Balance. Experience underwriting in all UW geographic regions is preferred.
- Work closely with underwriting manager, underwriting analyst, closer, third party reviewer, sizing analyst, production officer, and counsel.
- Prepare detailed analyses of historical property operations to make informed projections about future performance.
- Conduct in-depth review of sponsor/guarantor financials, including balance sheets, income statements, tax returns and real estate schedules to determine financial capacity to support guarantees.
- Participate on virtual property site inspections conducted by SCP's property inspection staff.
- Prepare preliminary and final approval packages for presentation/approval of the Loan Committee and/or Freddie Mac SBL/Conventional staff. Package will include financial analysis, narrative and supporting documentation to provide comfort for responsible party to approve loan proposal.
- Follow-up with clients to obtain all necessary information and to clarify any financial and/or property specific information.
- Actively interact with SCP's 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, borrowers, brokers, sponsors, third party vendors, counsel, credit officers, and closing personnel.
- The ability to travel, if needed, for site inspections.
- Maintain a current and comprehensive knowledge of SCP 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 in the markets where SCP is actively lending /investing.

### PROFESSIONAL EXPERIENCE/QUALIFICATIONS

- Minimum 5-7 years of commercial real estate lending and/or equity investment experience with a bank, brokerage firm, insurance company, pension fund or private equity firm.
- Agency lending experience underwriting Freddie Mac and Fannie Mae loans preferred.
- Multifamily experience is a plus.
- Experience reviewing and analyzing third party reports, including appraisals, environmental, engineering and seismic studies.
- A bachelor's degree is required.
- Strong analytical skills with advanced proficiency in Excel, Word and PowerPoint.
- Ability to communicate and articulate ideas (written and verbally) 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 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.