



### **Capital Markets Agency Small Loan Originator III**

At Regions, the Capital Markets Agency Small Loan Originator works within Regions' Real Estate Capital Markets Project Finance Group (RECMFP) to originate Small Balance Loan (SBL) Multifamily/Agency Multifamily loans that are \$7.5MM and less, in broad geographic areas, across numerous product types using the Agency programs.

Regions Real Estate Capital Markets Project Finance ("RECMFP") Group is housed within the Capital Markets Group of Regions Bank and provides client-specific off-balance sheet financing solutions through its various Agency Products – Fannie Mae, Freddie Mac and FHA/HUD.

#### **Primary Responsibilities**

- Develop and implement a marketing strategy focused on small balance loans (\$7.5MM and less)
- Prioritize prospects and allocate time and resources to leverage sustainable business relationships that provide diversified, high-quality loan production opportunities
- Demonstrate knowledge of all Agency Products by discussing Regions Bank's Agency and financing products and capabilities when working with existing clients and bankers and identifying prospective customers
- Achieve origination goals based upon budgeted volume targets
- Maintain updated knowledge of market, including prospective clients, competitive landscape and economic trends; provide regular regional and industry market intelligence reporting to ensure a strong competitive position regionally and nationally
- Work collaboratively with assigned Analysts and/or Deal Managers who are tasked with loan sizing functions, loan process management and transaction or program-related communications
- Collaborate and interact with underwriting, legal, and securitization professionals
- Synthesize information, identify risks and determine suitability of loan opportunities
- Evaluate loan requests utilizing proprietary models and industry analytics
- Interact with Agency professionals
- Cross-sell other bank products and services and receive referrals
- Manage vendor relationships and expectations
- Manage and report on loan pipeline

This position is exempt from timekeeping requirements under the Fair Labor Standards Act and is not eligible for overtime pay.

This position is incentive eligible.

#### **Requirements**

- Bachelor's degree in accounting, finance or related field
- Ten (10) years of experience with an institutional real estate lender with responsibility for commercial real estate origination and transaction management
- Demonstrated origination track record

#### **Preferences**

- Master of Business Administration

#### **Skills and Competencies**

- Ability to analyze real estate markets and sub-markets and the positioning of the subject property within them
- Ability to offer concise analysis of relationships, identifying key risks

- Ability to work collaboratively with multiple stakeholders
- Dedication to providing excellent service to clients
- Demonstrated strong analytical and problem-solving skills
- Extensive knowledge of fundamental real estate cash flow and valuation analysis for office, industrial, retail, self-storage, manufactured housing communities, hotel and multifamily sectors
- Highly organized, diligent and detail oriented
- Proficient in Microsoft Office Products
- Strong project management skills
- Strong verbal and written communication skills
- Well organized, detail-oriented, and ability to multi-task

**Contact**

If you have interest in this challenging and rewarding opportunity, please contact us at [kelly.garriott@sabal.com](mailto:kelly.garriott@sabal.com)