**Position: Senior Credit Analyst**

**Who We Are:**

Renovo Financial is a rapidly-growing Chicago-based private lender serving real estate investors who acquire and renovate single and multi-family residential properties. We pride ourselves on supporting clients by providing unparalleled service, from the loan application through the payoff. Renovo’s reliability and “win-win” solutions-oriented approach is just one reason why our repeat and referral rates far exceed the industry average. Renovo was honored to be named one of Crain’s 50 fastest-growing Chicago companies.

**Position Summary:**

The position of Senior Credit Analyst is responsible for gathering and analyzing credit information on current and potential borrowers, determines the advisability of granting credit for diversified types of loans, & is the right-hand credit resource for Renovo’s VP of Lending. Their primary responsibility is to assist Renovo in writing quality loans swiftly, accurately, and efficiently with little compromise to production.

**Ideal Candidate:**

The ideal candidate for this role is someone who has at least three years of experience as a real estate Credit Analyst at a community bank or private lender.

**Responsibilities:**

- Assists VP of Lending in performing pre-qualification assessment and analysis of Borrower’s financial condition

- Compiles data from credit bureaus, tax returns, and statement of assets etc. for analysis

- Prepares clear and precise executive summaries for presentation of proposed loans

- Coordinates with VP of Lending to manage the existing portfolio in regards to loan extensions, modifications and covenant tracking

- Makes recommendations and works with VP of Lending to structure loans and mitigate risk.

- Oversees the vetting process for potential new appraisers

- Supports the VP of Lending during Credit Committee by demonstrating knowledge of the pertinent information for each deal.

- Responsible for maintaining the integrity of the existing Credit Policy and making updates to the policy as needed.

- Performs other duties and responsibilities as required.

**Success Factors:**

• Risk Identification & Mitigation - Did you appropriately analyze the risk of the deal and determine potential mitigants?

• Facilitates effective communication between the VP of Lending and Credit Committee

• Process Efficiency/Continuous Improvement

• Effective Problem-Solving

• VP Review o Does the VP believe on a scale of 0-10, as their business partner, you helped them identify and mitigate risk, fully understand their deals, and spent your time on things important to the loan decision?

**Behavioral Characteristics:**

- **Self-Motivated:** You take stuff on without waiting to be told what to do

- **Positive Attitude:** You approach situations with a proactive and positive attitude

- **Determined:** You stay on course even during difficult assignments and you crave opportunity for advancement

- **Team Player:** You believe that to be successful you need to leverage and trust your team. You lead by example.

- **Openminded:** Always seeks to find and develop creative solutions