## Position: 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 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 two 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 ○ 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