

# Penny Ehinger

Commercial Lender

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## EDUCATION

**Bachelor of Business Administration in Finance at University of Florida, Gainesville, FL**

Aug 2017 - May 2021

Relevant Coursework: Financial Accounting, Managerial Accounting, Corporate Finance, Investment Analysis, Financial Markets, Risk Management, Financial Statement Analysis, Business Statistics, and Financial Management.

## LINKS

[linkedin.com/in/pennyehinger](https://www.linkedin.com/in/pennyehinger)

## SKILLS

Underwriting

Risk assessment

Financial analysis

Loan structuring

Negotiation

Portfolio management

Relationship building

## LANGUAGES

English

Spanish

## HOBBIES

Golfing

## PROFILE

Commercial Lender with 2 years of experience in facilitating business growth by providing tailored lending solutions to small and medium-sized enterprises. Proficient in analyzing creditworthiness, structuring loans, and managing portfolios. Demonstrated ability to build strong relationships with clients and cross-functional teams, while adhering to regulatory compliance guidelines. Committed to driving customer satisfaction and contributing to the overall success of the organization.

## EMPLOYMENT HISTORY

### ● Commercial Lending Officer at BankUnited, FL

May 2023 - Present

- Successfully closed \$50 million in commercial loans, contributing to a 20% increase in the bank's loan portfolio in a single fiscal year.
- Implemented a new risk assessment methodology that reduced loan delinquencies by 15% and increased overall portfolio quality for BankUnited, FL.
- Developed and maintained relationships with over 100 key clients, resulting in a 30% growth in the bank's commercial lending sector within two years.
- Led a team of five credit analysts, streamlining the loan approval process and reducing the time from application to funding by 25%, enhancing customer satisfaction and retention.

### ● Associate Commercial Lender at IberiaBank, FL

Sep 2021 - Mar 2023

- Successfully originated and closed over \$25 million in commercial loans within a year, surpassing the annual target by 30% and contributing significantly to IberiaBank's growth in the Florida market.
- Played a pivotal role in establishing and maintaining relationships with over 50 key clients, resulting in a 20% increase in the bank's commercial lending portfolio in the Florida region.
- Implemented a streamlined loan approval process that reduced the average loan approval time by 15%, enhancing customer satisfaction and improving the bank's competitive position in the market.

## CERTIFICATES

### Certified Commercial Loan Officer (CCLO)

Apr 2022

### National Association of Credit Management's Certified Credit and Risk Analyst (CCRA)

Oct 2020

## MEMBERSHIPS

Mortgage Bankers Association (MBA)