

Fredrick Lynn Jr.

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Vice President • Senior Analyst • Relationship Manager

An accomplished Bank Officer and finance management professional with over ten years of strong banking and finance experience. Respected by clients and colleagues. Know commercial, residential, unsecured, performing and managed assets well. In addition to my integrity and ability to follow through, I bring a passion for continued learning. Certified in Commercial Credit for Lenders and Analysts course by the Risk Management Association.

Accomplishment Highlights

- ▶ Earned title of Bank Officer with both Sovereign Bank and Bank of America
- ▶ Promoted to Relationship Manager with Bank of America, from Document Administrator in managed assets
- ▶ Achieved retention rate of > 91.6 % of clients in the highly competitive commercial real estate loan business
- ▶ Attained year end > 99% Accuracy score as Document Administrator verses company goal of 97%
- ▶ Achieved a new standard of > 97% 48 hour turnaround time verses company goal of 90%
- ▶ Maintained 40 deals documented total per month verses company goal of 20 per month at Bank of America
- ▶ Earned approval authority for loans up to \$750,000 with Sovereign Bank as a Senior Credit Analyst III
- ▶ Earned the Red Carpet Service Award in 2003 for the superb management of a high volume west coast account
- ▶ Managed top three west coast accounts and achieved a purchase ratio of > 95% with Sovereign Bank
- ▶ Closed an average of 10 million in loan volume monthly verses a company average of 7 million monthly at Fleet
- ▶ Consistently earned the quarterly volume bonus reserved for the top five producers at Fleet
- ▶ Successfully closed and funded > 90% of all loans submitted verses Fleet's average of 82%
- ▶ Performed systems testing on new loan securitization system increased efficiency by 25%, increased revenues by 25%, and reduced errors by fifty percent with Bank of America

Areas of Expertise

- ▶ MS Word, Excel, PowerPoint, Outlook
- ▶ Baker Hill & HTML
- ▶ Strong ability to review legal contracts
- ▶ Teaching junior associates
- ▶ Underwriting
- ▶ ABCS
- ▶ Multi-tasking
- ▶ Client retention
- ▶ Both commercial & residential lending
- ▶ XP & Vista PC troubleshooting skills
- ▶ Know performing & managed assets
- ▶ Leadership skills & accountability

Experience

Relationship Manager and Bank Officer, Bank of America, Tampa, FL October 2008 – present
Managed relationships with key account borrowers on commercial real estate loans from \$500,000 to 1 Million. Communicated with client's managers, borrowers, counsel, construction consultants, and title companies to lead the efforts in pre-closing, closing, letters of credit, construction draws & reviews, problem resolution, and risk management. Locked in interest rates, locked in contracts, set up loan modifications, and ensured client retention.

Document Administrator Managed Assets, Bank of America, Tampa, FL March 2006 – Oct. 2008
Responsible for preparation and review of documentation for compliance to bank guidelines, facilitating closings, and ensuring lien perfection. Routinely interacted with company vendors, legal counsel, line partners, and clients to consistently provide world class documentation, service and accuracy. Promoted October 2008.

Experience – Continued

Senior Credit Analyst III, Sovereign Bank, Tampa, FL June 2002 – March 2006
Earned lending authority & Bank Officer status, In charge of underwriting commercial and residential real estate loans for acquisition into the bank's portfolio. Routinely traveled to correspondent offices to review bulk loans for purchase on site. As the Underwriter I was in charge of many key accounts and the liaison from bank to correspondent lender's offices.

Loan Originator, Fleet Mortgage Financial/Fleet Financial, Tampa, FL June 1997 – June 2002
Generated new mortgage loans from clients while providing outstanding client service. Facilitated application and loan processing by working with attorneys, real estate agents, and financial planners. Monitored existing portfolio for refinancing opportunities. Analyzed credit reports, collateral appraisals, and financial data of prospective clients for FHA, VA, conforming home loans, non-conforming and commercial loans.

Education and Affiliations

Bachelor's degree in Business Administration, University of Florida, Miami, FL, Finance major 1995
Certificate in Commercial Credit for Lenders and Analysts, Risk Management Association, Philadelphia, PA
Member: National Real Estate Investors Association
Member: Greater Florida Real Estate Investment Professionals