Jordan Abbott

Credit Analyst

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SUMMARY

Credit analyst with 5 years underwriting commercial and small business loans at a community bank and a regional lender. Writes credit memos on deals up to $8M, builds cash flow and leverage models in Excel, and flags risk early enough to change pricing or structure. Known for clear, defensible write-ups that move through loan committee without rework.

EXPERIENCE

Credit Analyst — Pinehollow Commercial Bank

Charlotte, NC · Feb 2023 – Present

- Underwrote 60 commercial loans a year from $250K to $8M, writing credit memos that go to committee with no more than one round of questions on 85% of deals.
- Built a 5-year cash flow and leverage model for a $4.2M manufacturing loan that uncovered a debt service coverage ratio below covenant, leading to a repriced, smaller facility instead of a decline.
- Spread financials for 140 borrowers a year in Moody's CRA, catching 9 cases of overstated inventory that changed the proposed advance rate.
- Rebuilt the covenant tracking spreadsheet for a $65M portfolio, cutting the time to flag a breach from 10 days to same-day.

Junior Credit Analyst — Sandridge Regional Lending

Charlotte, NC · Aug 2020 – Jan 2023

- Analyzed financial statements and tax returns for 90 small business loan applications a year, recommending approve, decline or refer-to-senior on each.
- Calculated debt-to-income, DSCR and liquidity ratios for SBA 7(a) applications, supporting $22M in approved loans over 2 years.
- Tracked 180 borrowers' covenant compliance quarterly and escalated 11 early-warning cases before they became delinquent.

SKILLS

Analysis: Financial statement spreading, ratio analysis (DSCR, leverage, liquidity), cash flow modeling

Tools: Excel (financial modeling, pivot tables), Moody's CRA, nCino, Bloomberg Terminal (basic)

Credit: Credit memo writing, covenant tracking, collateral analysis, SBA 7(a) guidelines

Risk: Industry risk research, early-warning monitoring, loan grading

CERTIFICATIONS

Omega Performance Commercial Lending School, 2021

EDUCATION

B.S. Finance, University of North Carolina at Charlotte, 2020

Fictional example by FindAJobAI: the person, employers and numbers are invented.