



222 West Adams Street, Suite 3150, Chicago, IL 60606 | 312.279.7305 | [www.renovofinancial.com](http://www.renovofinancial.com)

## **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 and the 2022 + 2023 Top Workplace winner, as recognized by The Chicago Tribune, and 2023 Best Workplace by Inc. Magazine.

### **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 Loan Officers and/or Portfolio Managers. Their primary responsibility is to assist Renovo in writing quality loans swiftly, accurately, and efficiently with little compromise to production.

### **Responsibilities:**

- Assists multiple Loan Officers and Portfolio Managers 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.
- Makes recommendations and works with Loan Officers to structure loans and mitigate risk.
- Supports the approval to the credit team by demonstrating knowledge of the pertinent information for each deal.
- Provides centralized support on specific products for Portfolio Managers and Lending team(s).
- Responsible for maintaining the integrity of the existing Credit Policy and making updates to the policy as needed.
- Manages pipeline and load balancing activities proactively to ensure the timely submission of deals.
- Performs other duties and responsibilities as required.

### **Ideal Candidate:**

The ideal candidate for this role will have:

- Candidate must be living in the Chicagoland area or willing to relocate.
- Ability to work a hybrid schedule with majority of the week present in the office.
- 2 years experience as a real estate credit analyst at a community bank or private lender.
- Excellent communication skills.
- Proactive and hands-on person with a growth mindset who is eager and able to take on challenging assignments.
- Composed/thrives under pressure/problem solving & critical thinking skills.
- Demonstrated learning agility/intellectual curiosity; drives own development.
- Ability to quickly grasp concepts & analyze metrics.
- Strong technical skills, familiarity with POS systems – Salesforce a plus.
- Proficiency in Microsoft Office, Excel & PowerPoint is required.



**Behavioral Characteristics:**

- **Ethical Conduct:** Uphold the highest standards of ethical conduct and professionalism.
- **Self-Motivated:** You take on tasks without waiting to be told what to do.
- **Positive Attitude:** You approach situations with a proactive and positive attitude.
- **Adaptable:** Ability to collaborate effectively with cross-functional teams and work in a fast-paced, dynamic environment.
- **Team Player:** You believe that to be successful you need to leverage and trust your team. You lead by example.
- **Open-Minded:** Always seeks to find and develop creative solutions.

*Renovo Financial is an equal opportunity employer. Renovo Financial does not discriminate in any employment actions (including hiring decisions) with regard to race, color, religion, national origin, citizenship status, ancestry, age, sex (including sexual harassment), sexual orientation, gender identity and expression, marital status, disability, military status or unfavorable discharge from military service or any other characteristic protected by law.*

*Renovo offers full-time employees a 401k plan with employer matching, paid time off, observance of company paid holidays, medical, dental, vision benefits for employees and their dependents, voluntary benefit offerings (life insurance and short-term disability), pre-tax FSA, commuter and dependent care benefits, maternity/paternity, hybrid work schedule, and more.*