

Nicole M. Legawiec

Credit Risk Analyst



Areas of Practice

Commercial Credit Analyst
Underwriting
Loan Presentations
Training & Development
Loan Review
Stress Testing
Admin Management
Budget Analysis
Policy and Procedures
Bond Specialist

Education and Professional Development

Bryant & Stratton College, 2009
Associates Degree in Accounting

American Institute of Banking
Courses:

Risk Management Association,
Member, 2010-Present

RMA Courses:

-*RMA Lending Academy*

-*Financial Statement Analysis*

-*Analyzing Business Tax Returns*

-*Analyzing Personal Financial
Statements and Tax Returns*

-*Analyzing Construction
Contractors*

-*Business Writing for Bankers*

-*Structuring Commercial Loans*

-*Real Estate Fundamentals in
Commercial Lending*

Experience

Credit Risk Analyst, T. Gschwender & Associates, Inc. July 2016 – Present

With over 20 years in community banking, Nicole brings a wealth of experience to this position. As TGA's Credit Risk Analyst, she plays a vital role in loan review, stress testing and process oversight to ensure clients receive the highest quality services. Nicole acts as the loan review administrative manager involved in a wide variety of activities from start to finish including pre-review coordination/set up, monitoring during reviews, and performing quality control post review in addition to preparing key report components. Nicole's excellent financial analysis and data validation are invaluable to the products delivered to our clients.

Commercial Underwriter/Credit Analyst, Solvay Bank

Provided support to loan officers in the credit analysis and underwriting of commercial loan packages. Including: Financial statement spreading, logging, tracking, and configuration; complete detailed loan presentations for Board of Directors and Officer Loan Committees; underwrite all Commercial Loan requests of \$150K or greater; complete Risk Rating Matrix associated with each individual Commercial Borrower; calculate debt service requirements and cash flows; retrieve necessary reports from DNBi, Kroll-Factual Data, NY Department of State, Property tax inquiries; produce Profitability Reports and review Letters of Credit; review collateral such as Commercial Real Estate, and General Security Agreements etc.; prepare Personal Cash Flow Analysis, Global Cash Flows, and Rental Cash Flows; communicate directly to Senior Management and maintain a professional work relationship and environment; generate monthly covenant and exception monitoring reports to Audit Committee; calculate collateral valuations; knowledge of and adhere to credit policy and procedures.

Credit Administration, Solvay Bank

Member of team managing the daily administration for loan documentation in full compliance with the internal standards and external regulatory requirements. Duties included: Review loan documents and liaise with parties to ensure proper and efficient delivery of credit administration. Conduct periodic review on loan administration policy and procedures to streamline workflow. Generate, review and maintain loan disbursement reports for presentation to credit committees, and provide monthly reports in accordance to credit policy and guidelines. Ensure all lending documentation is complete as per policy and procedures with respect to amount of finance, terms and conditions, borrower's borrowing mandate, authorized signator, etc. Ensure safe custody and control of all security documents. Responsible for collateral valuation, monitor and reconciliation with original documents. Review reports to identify non performing accounts with irregularities and follow-up to ensure corrective action is taken. Monitor all irregularities, past dues, documentation deficiencies, etc. and report to senior management.