

Xiomara Smith-Jabbar

SBA Professional
xiomara@sbaunderwriter.com

Summary of Qualifications

- Possess 17 years' experience in SBA Underwriting using 7(a), 504, and Express programs in various industries such as, but not limited to:
- *Gas Stations | Package Stores | Franchise Developments with concentration on fast food Restaurants; Retail Establishments | Medical Professionals | Commercial Real Estate | Special Purpose Facilities | Agriculture | Manufacturing Co.*
- Strong SBA SOP knowledge with demonstrated ability to interpret and apply SBA guidelines to protect Bank's guaranty
- Advanced understanding of SBA lending and back-office processes from origination to liquidation to include underwriting, packaging, portfolio management, and light special asset workouts.
- Multitasker, with proven ability demonstrated in supporting up to 9 business development officers in one department alone.
- Adept, Meticulous, and Detail-Oriented
- Proven Leadership skills and Strong Underwriting Skills using integrity and prudent lending practices

Experience

SBA Direct | Atlanta, GA.

Managing Director

September 2018 – Present

- Oversee credit, packaging, and closing operations with staff of 2 to 5 individuals at any given time.
- Train credit analysts and packaging staff on procedures, eligibility, and compliance.
- Review and approve credit memos for credit quality, eligibility accuracy, efficiency, and compliance.
- Conduct comprehensive loan process training to include underwriting and workflow procedures.
- Conduct SBA and USDA loan underwriting training to internal staff using SOP, information notices, and industry conference content/data.
- Review and assess employee performance using KPIs such as credit quality, workflow efficiency, eligibility and compliance benchmarks, and file order/completeness.

Small Business Administration | Atlanta, GA. (Remote/Contract)

Loan Specialist, Paycheck Protection Program & FOIA

May 2020 – February 2021

- Reviewed and approved 2nd Tier forgiveness applications using internal PPP templates, forgiveness methods and calculations.
- Processed FOIA requests

Bank United | Atlanta, GA. (Remote)

Senior SBA Underwriter, Vice President

June 2016 – September 2018

- Possessed approval authority up to \$1MM.
- Responsible for supporting high level BDO performers, primarily in transactions dealing with commercial real estate, franchised hospitality, and business acquisitions.
- Maintained pipeline of at least 20 loans per month.
- Performed in-depth analysis of credit including business and personal guarantor strength, appraisal reviews,

Georgia Banking Company | Atlanta, GA.

SBA Underwriter, Assistant Vice President

Jan. 2016 - June 2016

- Performed credit underwriting using SBA SOP credit standards.
- Engaged in borrower calls and review initial credit package for accuracy.
- Analyzed financial data such as revenue trends, expense details, and operating/profit margins based on business tax returns, company prepared, or CPA prepared financial statements.
- Prepared credit memos for committee presentation who included panel of credit managers, C.E.O., credit officers, and entire SBA internal credit team.

Southern States Bank | Atlanta, GA.

Senior SBA Underwriter, Assistant Vice President

July 2015 – Dec. 2015

- Initial SBA Underwriter at Southern States Bank's Government Guaranteed Lending department
- Educate Chief Credit Officer and Underwriting Manager on the SBA program and how the guaranty is used for loans that do not fit the bank's loan policy
- Underwrite, Structure, and Prepare SBA credit memos following SOP credit standards and Bank's internal loan policy for presentation to the Officer and Director loan committee; historical individual pipeline to date includes \$45MM in prospective and/or approved loans
- Underwrite USDA loans exceeding \$10MM for Agriculture type businesses such as Farms & Community Facilities such as Hospitals
- Package loans under standard and preferred lender processing expeditiously while still using servicing judgement calls in order to preserve the bank's guaranty

- Audit loans post-closing for exceptions, servicing actions, and other file review and servicing actions
- Prepare Conventional Loan Credit memos in accordance with bank loan policy and prudent lending including loan recommendations for approval

Ameris Bank | Atlanta, GA.

SBA Underwriter, Assistant Vice President

June 2013 – July 2015

- Initial SBA Underwriter at Ameris Bank's Government Guaranteed Lending department
- Partnered with Business Development Officers to Structure Eligible SBA deals using appropriate SBA programs based on the type of request
- Worked closely with Regional Credit Officer in establishing SBA internal credit standards while advising on how the program works as a safeguard to prudent lending and how it differs from conventional lending in terms of credit elsewhere guidelines
- Underwrote and Prepared SBA credit memos using advanced SOP knowledge
- Took Initiative to create underwriting efficiencies for faster loan request processing while still adhering to Bank's internal loan policy and SOP guidelines
- Participated in facilitating Franchise Underwriting model for the bank under the SBA program. Including but not limited to franchise development research on specific brands and their success rate; Compilation of franchise brand and industry data specific to the Southern and East Coast region; also prepared credit underwriting benchmarks for smaller and newer franchise brands
- Prepared franchise specific credit underwriting for franchise acquisitions, development, refinance, such as Subway, Jimmy Johns, Dunkin Donuts. Analyzed loan requests for unique franchise concepts such as juice bars and wax salons
- Trained new Credit Analysts on SBA guidelines and application of the program to credit underwriting.

Blueprint Financial Group | Atlanta, GA.

SBA Consultant

August 2011 – June 2013

- SBA contract Underwriting using same risk control as bank's credit department
- SBA contract Loan Packaging using efficient practices following SOP guidelines
- Preparation of Bankable Business Plans for start-up businesses
- Small Business loan consultations in person or over the phone

United Central Bank | Norcross, GA.

Senior Credit Analyst

March 2006 – August 2011

- Managed Entire loan portfolio of \$100MM+/-
- Worked closely with Special Assets department for loan modifications and workout illustrations
- Underwrote new loan requests for SBA and Conventional loans up to \$17MM
- Trained new Credit Analysts on loan policy, analyst guidelines, and procedures
- Retail Branch Trainer for Norcross branch on Fiserv System
- In detail: Underwrite/Analyze loan requests from \$50K to as large as \$17MM primarily under SBA program but also conventional in the event the amount exceeds SBA loan amount; Analyze Business Financials; Execute Non-Real Estate loan closings; Maintain

and Service loan delinquency and servicing actions for portfolio; Prepare Foreclosure and Loan Classification requests; Execute Site Inspections on delinquent loans; Prepare Semi-Annual Reviews and Change Memos.

Education

Gwinnett Technical College Duluth, GA. 2002 to 2004

- Marketing Management with concentration in Small Business Management

Skills

- Advanced SOP Training
- Advanced Cash Flow Analysis by Naggl
- SBA One Training
- Coleman Franchise Underwriting Training
- ETRAN Training
- H&R Block Tax School
- Shockproof Training
- Various industry conferences and district office training on SBA and USDA loan programs.
- USDA One RD district training

Software Knowledge:

- MS Office 2007 to present
- Fiserv Banking System
- Jack Henry Banking System
- Moody's Analytics
- Ncino
- CAIVRS
- Sage Works
- PCFS

HONORS

- *Stellar Award Recipient* | United Central Bank 2010
- Founder of the Butterfly Gala (Colon Cancer Awareness)