

# JOHN PHILIPS

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## FINANCIAL SERVICES EXECUTIVES

Special Assets • Credit Administration • Risk Management

Over 7 years' broad banking experience, including accounting, finance and auditing. Technical expertise in special assets, loan workout, and credit administration. In-depth knowledge of foreclosure and multiple bankruptcy procedures. Excellent ability to communicate and build consensus with diverse groups having dissimilar interests. Results oriented, with strong negotiation, organization, and written/verbal communication skills. Proficient in MS Word, Excel, PowerPoint, Access; SQL; SAS.

### Leadership and organizational Expertise

- Business and Market Development
- Strategic Planning and Development
- Team Building, Performance Improvement
- Inter-, Intra-Banking Relationships

### Financial Expertise

- Corporate and Credit Analysis
- Cost Benefit Analysis
- Asset Recovery
- Risk Management

## PROFESSIONAL EXPERIENCE

### *Vice President*

*2006-2007*

*Bank of the West, N.A., Denver, CO*

- ✚ Senior Workout Officer/Credit Administration Division. Monitor due diligence and integrity of distressed commercial loan, commercial real estate, and charged-off loan portfolios in excess of \$25M.
- ✚ Loan Workout. Reduce non-performing assets via restructure, renegotiation, or vacate strategy. Meet with client to discuss loan status and ascertain best options to improve or/and recover loan and related expenses. Conduct cost-benefit analysis, consider credit/cash flow constraints and bankruptcy/legal remediation prior to formulation of Action Plan.
- ✚ Implement Action Plan. Works with bank's legal counsel from default initiation through account reconciliation and/or exit.
- ✚ Establish build-in guidelines, coordinate and finalize public auctions of real estate.
- ✚ Managed other Real Estate Owned.
- ✚ Standing Member, Problem Loan Committee.
- ✚ Perform Quality Review, examining select loans for regulatory and internal policy compliance. Prepare reports for senior management.

### *Key Accomplishment*

- ✚ Reduced delinquencies from 9.95% to 2.1% of aggregate loans outsourcing (\$250M), net charge or recovery of \$1.25M or 41% of assigned footing (\$5.65M)
- ✚ Liquidation of all Other Real Estate Owned properties.

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*Assistant Vice President, Special Assets Department*  
*Southern Trust Co., Denver, CO*

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**2002-2006**

- + Vice President of the bank subsidiary especially created for the sale of Other Real Estate Owned commercial properties and industrial machinery/equipment; aggregate portfolio tired at \$17.5M with collections approximating \$3.5M.
- + Workout Officer for Credit/Support Services Division. Collected and restructured non-performing outstanding under commercial loan, real estate, and equipment leasing portfolios.
- + Maximized monetary recovery through credit/collateral risk analysis and distressed-asset liquidation under auction and direct sale. Managed loan portfolio in excess of \$18M.
- + Special Assets Officer?

***Key Accomplishments:***

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- + Garnered "Favorable" department rating for 2003 O.C.C.
- + Reduced delinquency from 8.78% to 0.99% of aggregate loan/mortgage base (\$99.25)
- + Downsized Other Real Estate Owned by 95% (\$97.5M)

*Vice President, Commercial/Consumer Loan Department*  
*Montrose Bank, Montrose CO*

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**2001-2002**

- + Senior Credit Officer, overseeing dual-loan portfolio in excess of \$33.24. Supervised two managers and five support staff. Implemented operational procedures and regulatory controls as required by Federal statutes.

**EARLY PROFESSIONAL CAREER**

<b>Business Development Officer</b> , Central Bank	<b>2001</b>
<b>Loan Review Officer</b> , Corporate Loan Group, Mercantile Bank	<b>June-Dec 2000</b>
<b>Regional Loan Officer</b> , Community Banking Division, Union Trust Company of Colorado	<b>Feb-May 2000</b>

**EDUCATION**

<b>MBA, University of Colorado at Denver, CO</b>	<b>3.87GPA</b>	<b>1999</b>
<b>BA, Accounting, University of Colorado</b>	<b>3.95GPA</b>	<b>1997</b>

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