

# Shea Judge Lambert

Pilot Mountain, North Carolina

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## **Commercial Credit Underwriter**

**Sep 2022 – Current**

### **ATR International**

- Underwrite and assign a risk rating for Commercial, Nonprofit, and Government Finance credit card applications.
- Underwrites include financial analysis on the obligor, debt service coverage, cash flow coverage, and liquidity analysis on the obligor.
- Some applications also include underwriting the associated personal financials of the obligor, including debt service coverage, credit bureau inquiries, and AGI analysis from the personal tax return.
- Decision applications with either an approval, a counter-offer, or a decline.

## **Stay at Home Father**

**April 2021 – Sep 2022**

## **Credit Delivery Analyst/Alternate Delivery Analyst**

**May 2019 – April 2021**

### **BB&T/Truist**

- Perform loan reviews for existing corporate clients by analyzing cash flow leverage, debt service coverage, and several other vital trends.
- Perform market analysis on several new and existing corporate clients.
- Support internal Portfolio Management and Capital Market Corporate Banking associates in various underwriting activities.
- Perform a risk rating assessment based on financial trends, company outlook, liquidity/liquid access of the company. A market analysis to determine market trends/outlook is also part of the risk rating assessment.
- Underwrite Reg D (related/subsidiary exposure) for the company, including ACH exposure, overdraft exposure, credit card exposure, and line of credit exposure.
- Proficient with Moody's Creditlens and S&P CapIQ.

## **Credit Analysis Team Lead I**

**July 2018 – May 2019**

### **BB&T**

- Managed a team of five credit analysts and participated in the on-boarding and training of new associates.
- Supported the Capital Markets Corporate Banking team by working with assigned Portfolio Managers and monitored quarterly covenants for the Mid-Atlantic, Midwest, and North East regions.

- Supported internal account officers in the Baltimore, Greater Maryland, and James River regions for financial spreading related tasks.
- Successfully completed the Commercial Lending Shadowing Program which including gaining exposure to the job responsibilities for Relationship Managers, Portfolio Managers, Regional Loan Administrators, Commercial Fulfillment Specialists, and ARG.

### **Commercial Credit Analyst II**

**Oct 2015 – July 2018**

#### **BB&T**

- Analyzed financial and completed spreads for various business and personal clients.
- Cross-trained on the Government Finance, Nonprofit, and Commercial Real Estate specializations.
- Earned a spot on the department's Top Performers List multiple times, including six consecutive months.
- Helped with the department's quarterly CCAR initiative.
- Successfully completed the Risk Analyst Academy through BB&T University which included Fundamentals of Financial Accounting, OMEGA, and Business Lending at BB&T.

### **Lead Members Service Representative**

**June 2011 – Oct 2015**

#### **Allegacy Federal Credit Union**

## **Education**

### **Winston Salem State University**

**December 2010, Winston Salem, NC**

- BA in History with a minor in Business Administration
- Member of the Phi Alpha Theta History Honors Society