

Manager, Community Finance, Underwriting & Portfolio Management

New York , New York | Richmond , Virginia | Houston , Texas | McLean , Virginia

The Community Finance Underwriting & Portfolio Management team is responsible for evaluating and underwriting the origination and renewal of credit and investment products offered by the Community Finance group as well as monitoring risk in the portfolio. Community Finance is focused on originating opportunities to support our CRA goals, primarily through Low Income Housing Tax Credits (LIHTC) transactions. In this position the associate will perform due diligence and gather the necessary information from key stakeholders to make sound credit decisions and recommendations.

Our ideal candidate possesses strong presentation, influencing, verbal and written communication skills as well as a high level of attention to detail and the ability to work independently and as part of a team. Additionally the candidate will be skilled at identifying, evaluating and proposing solutions to manage risk.

Additional responsibilities Include:

- Understand and employ all lending, investing and regulatory/compliance policies and procedures of the bank and the department.
- Independently or under the direction of management or designee, assist in the structuring/underwriting/monitoring of transactions to meet client objectives within appropriate credit and investment guidelines.
- Communicate information requirements to clients and other deal constituents. Serve as the central contact for provision of the requested data. Serve as the primary facilitator between the production staff in communications, discussions and negotiations with deal team and bank designated approval staff.
- Analyze the affordable housing transaction to identify primary sponsor, construction, conversion and operation risks and work with all stakeholders to ensure risk is mitigated.
- Independently or under the direction of management complete and present a written approval request that clearly and concisely outlines the details of the credit action and the basis of the recommendation.
- Independently or under the direction of management or designee coordinate the closing of all transactions originated. Work with legal counsel to ensure compliance with approved deal terms and coordinate with internal and external teams to achieve timely

closing and initial funding as well as approval for ongoing funding tracking to conditions and milestones per legal documents.

- Manage relationships with key market/industry influencers and clients; develop and maintain the company's relationships with customers, syndicator partners and influencers to expand business and impact.

Basic Qualifications:

- Bachelor's degree or military experience
- At least 3 years of experience in business development or underwriting or asset management within the field of affordable housing finance or commercial real estate

Preferred Qualifications:

- Master of Business Administration (MBA) or Master's degree in Finance
- 5+ years of experience in low income housing tax credits
- Experience working with legal counsel

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At this time, Capital One will not sponsor a new applicant for employment authorization for this position.

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