

**RALPH ABBOTT III**

Present Address

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Education	<b>GRADUATE SCHOOL OF BANKING AT THE UNIVERSITY OF WISCONSIN-MADISON</b> August 2003	
	<b>FRANKLIN UNIVERSITY</b> Bachelor of Arts, Accounting, April 2001	<i>Columbus, OH</i>
	<b>ALBION COLLEGE</b> Bachelor of Arts, <i>Economics &amp; Management</i> , May 1997 Member, Gerstacker Professional Management Honors Program	<i>Albion, MI</i>
Feb. 2011- Sept. 2012	<b>Insight Bank</b> Vice President *Lend to small to middle market companies with revenues ranging from \$1MM to \$30MM *Underwrote and structured credit facilities of various sizes and complexities *Manage \$25MM portfolio	<i>Columbus, OH</i>
Sept. 2008- Present	<b>Premiere Commercial Group, Inc.</b> President *Manage and underwrite commercial real estate loan for our existing mortgage fund *Business First top 25 mortgage banker in Columbus, OH *Originated \$15MM/year of real estate loan	<i>Columbus, OH</i>
June 2005- 2008	<b>Lehman Brothers SBF</b> <i>Vice President</i> *Business Development Officer *Developed a successful database of referral sources throughout the county *Originated \$20MM/year of Owner Occupied/Investor Loans	<i>Columbus, OH</i>
June 2003- 2005	<b>Midwest Business Capital</b> <i>Vice President</i> *Commercial Real Estate Lender and SBA Lender *Developed a \$30MM portfolio	<i>Columbus, OH</i>
November 2001- May 2003	<b>Fleet National Bank</b> <b>Relationship Manager, AVP</b> *Lend to small businesses with sales size under \$10MM as well as start up businesses *Underwrite, structure and close credit facilities utilizing SBA products *Knowledge of SBA products including SBAExpress, 504 Loan, SBA LowDoc and 7A *Successfully originated a clientele portfolio of \$15MM, in one year, with the average loan size of \$250M	<i>New York, NY</i>
December 1998- November 2001	<b>Fifth Third Bank</b> <b>Lending Officer</b> *Lend to middle market companies with revenues ranging from \$10MM to \$100MM *Underwrote and structured credit facilities of various sizes and complexities *Completed 2 years of RMA sales and credit analysis training *Successfully developed a \$20MM credit portfolio through consistent cold calling *Possessed a lending authority of \$500M  <b>Assistant Credit Manager</b> *Supervisory capacity *Trained junior analyst to perform credit and financial statement analysis *Determined creditworthiness, structure and approval of existing and prospective clients	<i>Columbus, OH</i>
May 1997- December 1998	<b>NBD Bank</b> <b>Credit Analyst</b>	<i>Flint, MI</i>

- \*Ensured credit and regulatory policies are in compliance and reported critical credit issues to senior management
- \*Determined creditworthiness of new and existing customers
- \*Guaranteed proper structuring of loan transactions
- \*Performed credit and financial statement analysis
- \*Completed 18 months of credit underwriting training

**REFERENCES AVAILABLE UPON REQUEST**