

RALPH ABBOTT III

Present Address

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Education	GRADUATE SCHOOL OF BANKING AT THE UNIVERSITY OF WISCONSIN-MADISON August 2003	
	FRANKLIN UNIVERSITY Bachelor of Arts, Accounting, April 2001	<i>Columbus, OH</i>
	ALBION COLLEGE Bachelor of Arts, <i>Economics & Management</i> , May 1997 Member, Gerstacker Professional Management Honors Program	<i>Albion, MI</i>
Feb. 2011- Sept. 2012	Insight Bank 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	Premiere Commercial Group, Inc. 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	Lehman Brothers SBF <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	Midwest Business Capital <i>Vice President</i> *Commercial Real Estate Lender and SBA Lender *Developed a \$30MM portfolio	<i>Columbus, OH</i>
November 2001- May 2003	Fleet National Bank <i>Relationship Manger, AVP</i> *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	Fifth Third Bank <i>Lending Officer</i> *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	<i>Columbus, OH</i>
	<i>Assistant Credit Manger</i> *Supervisory capacity *Trained junior analyst to perform credit and financial statement analysis *Determined creditworthiness, structure and approval of existing and prospective clients	
May 1997- December 1998	NBD Bank <i>Credit Analyst</i>	<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