Lauren Mitchell

COMMERCIAL LOAN OFFICER

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SUMMARY

Commercial loan officer with 5 years in commercial credit and lending, now managing a $48M portfolio of owner-occupied real estate, equipment and working capital loans. Writes the credit analysis for requests up to $5M and finds new borrowers through CPAs, attorneys and local trade groups.

EXPERIENCE

Commercial Loan Officer
01/2024 - Present

Platte River Bank
Omaha, NE

Commercial bank with $2.1B in assets and 22 branches in Nebraska and Iowa.

- Manage a **$48M** commercial lending portfolio of 85 relationships with zero charge-offs since 2024.
- Generate $14M in new loans in 2025 through business development calls with CPAs, attorneys and contractors.
- Complete financial statement analysis, global cash flow and collateral reviews for loan committee on requests up to $5M.
- Lead loan structuring for SBA 7(a), equipment and line-of-credit deals within bank policy and federal rules.

Credit Analyst
06/2021 - 12/2023

Platte River Bank
Omaha, NE

Commercial credit team supporting 12 lenders.

- Spread financial statements and tax returns for 150 commercial borrowers a year in Excel.
- Wrote credit memos with risk ratings, debt service coverage and covenant tests for loans up to $3M.
- Monitored covenant compliance on 200 loans and alerted lenders to 9 early warning cases in 2023.
- Drafted commitment letters in Microsoft Word and tracked document exceptions with Outlook reminders.

Commercial Banking Intern
05/2020 - 08/2020

Heartland Prairie Bank
Lincoln, NE

Summer internship in the commercial lending department.

- Gathered annual financial statements from 40 borrowers and updated the renewal tickler report.
- Analyzed industry data for 6 credit presentations on agriculture and trucking clients.
- Documented 15 client visits with lenders in call reports for each credit file.

SKILLS

Commercial Lending | Credit Analysis | Financial Statement Analysis | Loan Structuring | Business Development | Excel | Microsoft Word | Outlook | Attention to Detail | Interpersonal Skills

EDUCATION

Bachelor of Science in Business Administration
05/2021

University of Nebraska Omaha
Omaha, NE

Finance