

RACHEL OKAFOR

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📍 Nashville, TN

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SKILLS

- Commercial Credit Analysis
- Commercial Real Estate Underwriting
- Cash Flow Analysis
- Debt Service Coverage
- Stress Testing
- Covenant Compliance
- Excel
- ARGUS Enterprise
- Analytical Skills
- Attention to Detail

SUMMARY

Senior commercial credit analyst with 7 years of commercial real estate underwriting and healthcare lending at Tennessee banks. Leads commercial credit analysis on requests up to \$35M, including rent roll review, stress testing and debt service coverage sensitivity. Mentors 2 analysts and works directly with relationship managers on deal structure.

EXPERIENCE

Senior Commercial Credit Analyst

Cumberland Trust Bank • Nashville, TN • 03/2023 - Present
Commercial bank with \$9B in assets; member of the commercial real estate and healthcare lending team.

- Evaluate **\$280M** in new commercial real estate and healthcare loans a year, from medical office to senior housing.
- Model rent rolls, lease expirations and operating statements in Excel and ARGUS Enterprise to size loans on stabilized cash flow.
- Run stress testing on rate, vacancy and cap rate shifts for every deal above \$10M, as credit policy requires.
- Coach 2 credit analysts on spreading and memo writing; both passed their first loan review with no findings.

Commercial Credit Analyst

Harpeth Valley Bank • Franklin, TN • 06/2019 - 02/2023
Community bank with \$2.4B in assets serving businesses in Middle Tennessee.

- Analyzed 90 commercial loan requests, including owner-occupied real estate, lines of credit and term loans up to \$8M.
- Calculated debt service coverage and global cash flow for borrowers and guarantors from tax returns and interim statements.
- Tracked covenant compliance for 150 loans, flagging 14 breaches and drafting waiver memos for lenders.
- Prepared quarterly watch list reports that helped reduce criticized loans from 4.1% to 2.6% of the portfolio.

EDUCATION

Bachelor of Business Administration

Belmont University • Nashville, TN • 05/2019
Finance