

# Keith Rejino

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Accomplished finance, banking and real estate development specialist with a strong ability to execute complex tasks in a timely manner seeks to leverage extensive experience in underwriting, financial model development, risk management and commercial real estate transactions in a positive working environment.

## Professional Skills

- **Highly Responsible and Organized:** Responsible for the underwriting and closing of \$212M in commercial real estate transactions in one year.
- **Excellent Strategic Skills/Integrity:** Saved Statewide Acquisition Corporation over \$18M by advising the Partners not to acquire three projects that were deemed good investments but resulted in real estate losses. In the process, forfeited own acquisition bonuses to protect equity's investment.
- **Excellent Analytical Skills:** Designed numerous Excel based underwriting models, including one for the development of a seven building, mixed-use apartment, condo, and retail project with an estimated construction cost of over \$550M.
- **Excellent Underwriting Model Design Skills:** Due to three years of pre-finance education in computer programming, mathematics, physics and engineering, have a strong ability to design advanced, user-friendly models in both banking and real estate development.
- **Excellent Real Estate Closer:** Complimented by the law firm of Merrill Lynch Capital as being one of the best real estate closers they have ever worked with.
- **Extensive Underwriting Experience in CRE Development and Banking:** Sixteen years of experience underwriting all real estate product types utilizing Argus and Excel in various markets nationwide: multifamily, condo conversions, retail, office, industrial, hotel, mixed-use, marinas, parking lots, self-storage, and land development.

## Professional Background

### **Cap Rate Advisors, LLC, El Dorado Hills, CA**

2015–Present *CRE Real Estate Consultant*

- Identify and source potential acquisition opportunities.
- Enhance the broker network targeting portfolio objectives.
- Financial model development (waterfall) and underwriting for over \$1.7 billion in multifamily, apartment construction, condo conversions, retail, broken hybrid condo/apartment conversions, and land development for parcel sales.
- Responsible for closing all CRE loans with lenders.
- Asset Management duties which consist of underwriting the changing cash flows of an historic Los Angeles multifamily project which is under extensive renovations.
- Completed portfolio land development model with multiple custom waterfalls.
- Advise land developer on their master plan community underwriting, and if necessary, correct or redesign.

### **Simplicity Bank, Covina, CA**

2011 – 2014 *Senior Underwriter, Income Property Department*

- Underwrote commercial real estate loans up to \$7.5M, including analysis of subject property financial statements and borrower(s) global cash flow.

- Reviewed and analyzed all due diligence materials including title, appraisal, environmental, and presented credit memorandum to credit committee for approval.
- Credit Approval Authority - could solely approve recourse loans up to \$1.5M.
- Redesigned all components within the underwriting model to allow for a deeper analysis without adding extra time to the underwriting process.
- Developed a more thorough and detailed set of underwriting processes to streamline and improve the efficiency of the Income Property Department.
- Trained Loss Mitigation department staff on TDR modifications.
- Reviewed special asset loans for the Risk Management Department and provided analysis and recommendations.
- Authority to review and sign off on all loan documentation, funding requirements, and wire instructions prior to loan funding.
- Retail Loan Officer – handled refinance and loan modification requests from current customers originating multiple loans while maintaining current underwriting workload.

### **Statewide Acquisition Corporation, Newport Beach, CA**

2004 - 2008 *Vice President – Finance and Acquisitions*

- Closed all real estate transactions on time, including \$212M in one year.
- Responsible for reviewing and approving all due diligence materials from seller, lender and third-party vendors.
- Designed numerous Excel based underwriting models to incorporate the Partners' strategic plan to maximize the return for each real estate project.
- Underwrote all acquisitions from \$10M to over \$550M with analysis of market, financials, development and city fees, leases and rent roll.
- Streamlined the asset management process with the design of new financial reporting models by working closely with the property management teams.
- Achieved an excellent reputation for the company with lenders, property managers, sellers, escrow officers and attorneys by executing all real estate transactions on time and with good communication, organization and clarity.

### **Fremont Investment & Loan, Anaheim Hills, CA**

1998 - 2003 *Analyst / Asset Manager, Commercial Origination and Asset Management*

- Proposed five strategic changes to the company, which were all incorporated over a three-year period, including moving from one to nine regional credit committee offices to better understand local markets.
- Underwrote and analyzed an average of 175 loan submission packages per year between \$5M to \$30M for office, retail, industrial, multifamily, marinas, mixed-use, self-storage and hotel properties via Argus DCF and Excel models.
- Supported four loan production officers in market research, loan approval write-ups, commercial property valuations, and loan structuring.
- Completed internal valuations by analyzing rent rolls, operating statements, anchor tenant financials, tenant leases, and wrote up market analysis including detailed sale, and lease comp adjustments.
- Analyzed and classified loans, and completed property asset management reports.
- Completed commercial real estate site inspections, market research, and valuations throughout the United States.

## **EDUCATION**

2014 Argus Software Certification - Argus Enterprise - ID: EKP-0024-9609-3376-4208.  
2011 Certified Financial Modeling Specialist (CFMS) – Scored - 96%.  
1996 California State University Fullerton, Fullerton, CA  
B.A. in Business Administration – Financial Management. 3.61 G.P.A.

## **SOFTWARE**

Proficient in Excel, Word, Outlook, PowerPoint and Argus Enterprise 10.

## **AUTHOR**

"[Leading the Champions Among You](#)" (January 2015)

## **BUSINESSES**

Dreamscape Images: <http://www.dreamscapeimages.net/>