

### **CRE Relationship Manager (Region: New Jersey)**

The Commercial Real Estate (CRE) Relationship Manager is a highly qualified, credit-trained manager who has an existing client base and takes pride in acquiring and providing a full complement of services to well-qualified clients. CRE Relationship Managers are responsible for developing client relationships with an emphasis on multi-family.

#### **Principal Accountabilities**

In addition to having a pre-existing CRE network in New Jersey, the successful candidate must be able to acquire new clients and network with centers of influence to build relationships by providing superior client service to achieve financial objectives. This position is ultimately responsible for ensuring that the commercial real estate business is managed according to the standards set by the organization, as well as government and industry regulations. The incumbent has responsibility for the return on the company's real estate investments and the efficient management of multiple commercial real estate lending businesses. Utilize innovative and often complex debt structures to support investors across a wide spectrum of assets located within our region. Manage cash flow models to scrutinize income, debt serviceability and other key loan metrics. Evaluate creditworthiness of counterparties, tenant credit strength, and property fundamentals. Manage internal pricing or credit rating models as applicable.

#### **About You:**

- Established CRE network.
- Multi-family focused.
- Minimum of a bachelor's degree in finance, accounting, credit-related field and at least 10+ years of increasingly diverse or complex applications in finance.
- MBA and/or significant experience in a commercial real estate lending and finance environment are strongly preferred.
- Deep understanding of regulatory reporting.
- Ability to form effective relationships and achieve influence at the most senior level in the organization and with external regulators.
- Communication and interpersonal skills, including the capacity to articulate the case for sound lending and credit practices in the language of business.
- Established commercial real estate lending, credit, and risk acumen.
- Ability to make robust/tough decisions, which may be contrary to the businesses wishes.
- Working across all levels of the organization to understand cross-functional linkages and interdependencies, as well as the implications of risk and regulations at both a strategic level and at the business unit level.
- Proven ability to prioritize competing demands.
- Demonstrated ability to assess commercial lending real estate, credit, and financial industry trends, both internally and externally.

The hiring range for this position is \$150,000 to \$170,000 per year. The base pay actually offered will take into account internal equity and also may vary depending on the candidate's job-related knowledge, skills, and experience, among other factors. A bonus and/or incentives may be provided as part of the compensation package, in addition to the full range of medical, dental, vision, 401k and other benefits.

Piermont Bank is an equal opportunity employer. We celebrate diversity and are committed to creating an inclusive environment for all employees. We do not discriminate based upon race, religion, color, national



origin, political affiliation, gender (including pregnancy, childbirth, or related medical conditions), sexual orientation, gender identity, gender expression, age, status as a protected veteran, status as an individual with a disability or other applicable legally protected characteristics.