



**Corinne Smith**  
CRC – Loan Review Manager

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## Profile

Credit risk management leader with 30 years experience in financial services. Corinne's experience includes diverse credit roles mentoring commercial banking, wealth management, commercial real estate, equipment finance and loan review teams. Results focused professional with deep expertise in risk identification, complex loan structuring/analysis and credit process assessments.

## Professional and Industry Experience

- Community bank Senior Credit Officer responsible for providing loan structuring, credit approval and document negotiation guidance to commercial and real estate business development and credit underwriting teams.
- Private Bank Loan Team Manager for a national bank responsible for six underwriters and a regional credit manager. In this capacity, Corinne delivered complex credit solutions to HNW/UHNW clients, advised leadership during all phases of the credit process and maintained underwriting standards.
- Commercial Real Estate Senior Credit Officer for a regional bank. In that position, Corinne directed the credit performance of a portfolio of income producing properties and construction loans. She was responsible for approval of complex loan requests, recommending transactions for higher level approval and collaborating with credit teams to maintain underwriting standards. Prior to this, Corinne was a Loan Review Group Manager responsible for executing an independent, risk-based assurance program with coverage responsibility for the Wealth Management and Equipment Finance divisions.

## Education & Certifications

- Master of Science, Financial Management
  - University of MD University College | College Park, MD
- Bachelor of Arts, International Relations
  - Boston University | Boston, MA
- Credit Risk Certification (CRC)

## Client Focus

### Services:

- Commercial Loan Review
- Construction Loan Administration – Review and Consulting
- Consumer Loan Review
- Credit Administration Process – Review and Consulting
- Credit Policy – Review and Consulting
- Financial Institution Due Diligence
- Loan Review Department Assessments
- Problem Loan Management – Review and Consulting

### Industries:

- Banking
- Financial services