

Overview:

Vacancy Reference Number: MSMS 2024-023
Location: Atlanta, GA or Kansas City

Job Description

Business Entity: Mount Street US (Georgia) LLP	Review Date: 09/07/2024
Cost Code/ Business Unit: 24 - CRE Primary Servicing - US	
Division: Corporate Operations & Compliance	Department: US Loan Servicing
Corporate Title: Associate Director	Functional Title: Associate Director
Ultimate Reporting Line: Head of US Operations	
<p>Responsible For: Delivering post-closing solutions to participants in the credit, structured, and asset finance markets.</p>	
<p>Explain who will cover the role when current individual is absent from the office: Senior Associate and/or Executive Director of Asset Management Services</p>	
<p>Purpose (a brief encapsulation of what the jobholder is required to accomplish): The Senior Associate is primarily responsible for post-closing surveillance and credit support for Mount Street’s portfolio of US-based commercial real estate loans, and assistance on CRE and no-CRE credit-related consulting for Mount Street’s clients.</p>	
<p>Core Responsibilities (6-10 points subdividing the role into areas of functional responsibility):</p> <ul style="list-style-type: none"> • Asset Management. Directly responsible for a large portfolio of CRE loans with above average complexity or which involve assets at a heightened risk of default. • Demonstrates a detailed understanding of the structure, business plan, players and current status of each deal in his / her portfolio. • Proactively monitors key performing indicators, critical dates, and covenanted performance of underwritten business plan. Identifies and, where empowered by the client, resolves areas of noncompliance. • Able to interpret governing documents together with current events, then recommend and implement an effective course of action to the client within assigned portfolio. 	

- **Consulting.** Assists the Executive Director of Asset Management Services in project management and production activities related to Asset Management Services consulting projects, which can cover a broad range of credit-related CRE and no-CRE topics and timeframes.
- **Training and Mentoring.** Mentors and develops junior members of the AMS team and serves as a point of escalation to address matters within the portfolio or on consulting assignments.
- **Client Facing.** Earns the confidence of Mount Street clients by demonstrating depth and breadth of portfolio knowledge during active participation in weekly client calls, quarterly asset reviews and daily interactions. Where appropriate, offers strategic recommendations to client as it relates to the enforcement of its rights and remedies under governing documents. May provide guidance to clients on restructuring of modified or non-performing loans.
- **Deliverable Preparation.** Delivers high quality internal and external deliverables that conform to department and client published standards.
- **Functional Support.** Offer functional project support to client-related initiatives as needed (onboarding of loans, document management, etc.).

Travel: 10%-25%

Skills and Competencies (Key skills, competencies and attributes required for success):

- Bachelor's Degree in real estate, business, finance or accounting related field or equivalent experience;
- Significant experience in the commercial real estate industry;
- Advance experience reading and interpreting complex loan documents;
- Advance knowledge of financial statement analysis, cash flows, and CRE debt concept;
- Knowledge of Syndicated Transactions (e.g. parties, structure, operational requirements);
- Exceptional attention to detail, strong organizational skills, and robust capacity for problem solving;
- Expertise in commercial real estate fundamentals including underwriting, loan servicing, cash management and treasury practices), specialty property and deal types, macro and micro market events and trends, complex capital structures from debt and equity perspectives, securitizations (CLO's, CDO's, and CMBS loans), warehouse line & financing structures;
- Knowledge of Capital Markets including syndicated transactions, macro and micro market events and trends, complex capital structures from debt and equity perspectives, securitizations (CLO's, CDO's, and CMBS loans), warehouse line & financing structures;
- Knowledge of Servicing Agreements and the Servicing Standard. Able to independently ascertain action needed to deliver on service level obligations and confirm compliance with client obligations;
- Demonstrates expertise in the predevelopment, entitlement, and construction process. Provides advice and counsel to clients in complex construction lending scenarios and loans with a heightened potential for default;
- Strong computer skills with emphasis on Microsoft Excel, Word, and Outlook and ability to learn new systems or other software as implemented;
- Ability to self-direct at a high level to meet imposed deadlines in a fast paced, demanding environment;

- Strong analytical and problem solving skills; ability to identify when something needs to be escalated within the organization;
- Strong professional communication skills, both verbal and written; Excellent interpersonal skills; Ability to build effective relationships internally with externally;

Essential Approved Persons Examinations (e.g. FSA, CFA):
N/A

Professional Examinations required (e.g. ACCA):
N/A

Other skills required, essential or desired (e.g. languages):
Good English language skills

Please note that to ensure compliance with DSGVO/GDPR it is essential for ALL CV's received for prospective candidates who are not appointed MUST be deleted and not saved. If a CV is forwarded onto a colleague please advise them of this rule and please delete the sent email from your history also.

Mount Street is committed to creating an inclusive and equitable environment for all. We believe that by harnessing different backgrounds, experiences, and perspectives our teams bring a greater breadth and depth of knowledge and expertise and are better placed to support the clients and communities we serve. Creating a truly inclusive working environment is the responsibility of every member of our team. We openly welcome all candidates and their unique contributions irrespective of age, colour, disability (physical or mental), education, ethnic origin, gender, gender identity or expression, nationality, marital or family status (including pregnancy or parental status), race, religion or belief, sex, sexual orientation, veteran status or by any other range of human difference brought about by identity and experience.

Research shows that women and members of other under-represented groups may not apply to jobs when they believe they may not meet every qualification. If you are enthusiastic about this opportunity, and feel you have something to offer, we encourage you to apply.

We will ensure that reasonable adjustments or accommodations are made at each stage in our hiring process for individuals with disabilities. If you require an accommodation or adjustment, please contact the HR team on HR@mountstreet.com or +44 (0) 20 7659 7051.