DARIAN LUCKETT 9731 West Juniper Court Milwaukee, WI 53224 (414) 517-0924

Email: dluck1@aol.com

Education

12/10 **Cardinal Stritch University - Graduate**

Masters Business Administration (MBA), Completed December 2010

05/91 **University of Wisconsin-Whitewater - Undergraduate**

Bachelor Business Administration, Finance Degree, Completed May 1991

PROFESSIONAL

05/19 - Present IFF, Director of Lending Wisconsin & Iowa

> Primary borrower relationship manager for the lending activities in Wisconsin & Iowa. Monitor and manage \$52MM loan portfolio. Develop and administers the regional lending budget for Wisconsin and Iowa and executed the lending strategies through business development efforts. Provide leadership and management of loan origination & sales, underwriting, financial analysis, and credit preparation for recommendations to present to Internal Credit Committee and Loan Task Force Committee for loan approval.

04/13 - 04/19Wisconsin Women Business Initiative Corporation, Senior Loan Officer & **Manager Secondary Market Loan Sales**

> Business development in the area of small business loans originations throughout Wisconsin. Analyzes financial statements, prepare cash flow statements and other related financial statements in conjunction with borrowers' business operations. Underwrite and close loans in accordance with approved policies and guidelines. Prepare and present recommendations to the Executive Loan Committee. Manage portfolio delinquency and structure work-outs in existing portfolio. Serves on WWBIC's Strategic Executive Management Team.

> Secondary Market Loan Sales Manager: manage favorable relationships with current Secondary Market Investors and develop new investor's relationships to maximize returns on secondary market loan sales. Work closely and continuously offer training to WWBIC's lending team to maximize margin spread on each loan sale, negotiate servicing fee income and to execute the loan sales for all available Secondary Market Investors Programs.

Seaway Bank & Trust Corporation, Officer

Responsible for developing and implementing workout strategies of distressed commercial loans. Analyzes financial statements and preparing cash flow and financial trends and related analysis in conjunction with borrowers' credit. Prepares written financial analysis for renewals, and modifications/extensions. Evaluate various borrowers' business industry conditions, market conditions, micro and macro-economic factors. Investigate all sources of credit, traditional

01/12-3/13

and non-traditional sources and other financial information. Prepare and present recommendations to the Executive Loan Committee.

06/10 - 12/11 **Consultant**

Vangard Development Group, Project Capital Manager

Review and analyze real estate development project pro-formas. Analyzed personal and business financial statements. Prepared budgets for real estate projects. Source capital and resources in the areas of government agencies (HUD), syndicators for tax credit investments, banks, private investors, public and private foundations. Developed private equity fund to raise capital. Prepared and presented financial presentations for potential investors. Solicited strategic alliances and partnerships for real estate development projects. Negotiated all terms and conditions for partnerships, joint ventures and strategic alliances. Work with government officials, community stakeholders, and neighborhood associations for approval of development projects.

06/05 - 05/10

North Milwaukee State Bank, Vice President

Vice President Retail Operations and Commercial Banking

Responsible for 18 employees. Responsible for the entire retail banking operations, branch operations, mortgage banking, retail underwriting, retail collections and retail compliance. Managed profitability and efficiencies within the retail and mortgage banking divisions. Served as a member of the asset & liability committee for the corporation. Prepared sales and revenue forecasting for annual budget. Strategic planning committee for the corporation. Other key responsibilities include corporate sales manager, corporate trainer and banker development facilitator. Resolve personnel issues within retail division. Four years responsible for facility management, maintenance and system upgrades. Served as the Bank's Security Officer, CRA Officer, and Compliance Officer. Supply chain manager of vendor relationships.

Extra Activities and Community Service

Marketing Committee Member of Omega Psi Phi Fraternity Federal Credit Union Volunteer Election Poll Worker for the City of Milwaukee Volunteer member of MPS Adopt a School Program Rufus King Middle School