**Marc Thompson, CRE**

**373 Diablo Road, Danville, CA. 94526**

**(925) 553-6364 Cell or Text**

**Marc.Thompson80@Gmail.com**

**COMMERCIAL REAL ESTATE FINANCE PROFESSIONAL**

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| * Talent Procurement and Management * Relationship Management * Commercial & Residential For-Sale Real Estate * Bridge/Construction/Term Loans * Portfolio and Asset Management | * Contract Negotiation * Loan Restructure & Work-outs * DCF Modeling & Cash Flow Analysis * Income Property Loan Underwriting * Sales Management * Loan Production Management |

Seasoned loan production group manager with extensive experience in the management of strong loan production teams financing commercial, residential for-sale, multi-family, and special purpose real estate. Successful history of building and retaining customer relationships. Success attributed to creating effective loan production processes and production monitoring.

**MAJOR ACCOMPLISHMENTS**

* Business Unit Start-up – Established new Healthcare Lending Unit at Bank of the West by recruiting and developing talent for this specialty lending group. This group focused on providing construction financing for Seniors Housing and Care Communities to Owner/Operators located in the Western States on Washington, Oregon, California Arizona, New Mexico Colorado, Utah and Idaho.
* Business Unit Management – Recruited to manage the Real Estate Industries Group at Mechanics bank. Recruited and managed talent to effectively manage existing clients and to attract new clients to the bank.
* Due Diligence Experience – On due diligence team at Mechanics Bank to review income property loan portfolios to support bank’s purchase of three banks over 4 years.

**PROFESSIONAL EXPERIENCE**

MECHANICS BANK, Walnut Creek Headquarters Office 9/2020 to Present **Real Estate Industries Group Work-Outs Manager, Senior Vice President**

Managing the forbearance evaluation and implementation process to income property loan clients negatively impacted by Covid related operating and use restrictions. Managing a $250MM portfolio of distressed Hotels, Retail and Office loans.

MECHANICS BANK, Walnut Creek Headquarters Office 6/2014 to 9/2020 **Real Estate Industries Group Manager, Senior Vice President**

Manage a team of up to 10 lenders on bridge, construction, and term income property real estate loans to local and middle market real estate companies across Northern California markets.

* Reported to Chief Lending Officer
* $800MM portfolio
* Responsible for performance measuring reporting
* Responsible for the quality and quantity of all commercial loan production for the Group.

TORREY PINES BANK, Oakland, CA 10/2013-6/2014

**Senior Relationship Manager, Vice President**

Solicited and managed commercial and residential real estate term loans for San Francisco Bay Area owners and investors.

* Developed local broker and investor contacts, for commercial construction loans and Seniors Housing and Care construction loans.
* Underwrote and closed 4 seniors Housing and Care construction loans for the short-time (9 months employed).
* Hiring manager left for Mechanics Bank and recruited me to manage and build a productive Real Estate Industries Lending Group.

THOMPSON ADVISORS LLC, Pleasanton, Ca 2012 to 2013

**Owner/Operator** of a consulting company serving the needs of the CMBS loan underwriting evaluation process for various CMBS version 2 consulting firms.

* Evaluated and physically inspected properties in CMBS loan underwriting prior to loan closing on properties located in Washington, Oregon, and California.
* Evaluated Self-Storage, Mobile Home Parks, Retail, and Office CMBS securitized loan originations by preparing a Wells Fargo Underwriting template used by the CMBS industry at the time to provide a second opinion of loan default risk.
* Paid on each CMBS loan evaluation at a fixed price plus travel expenses.

BANK OF THE WEST, San Ramon, CA 2007-2012 **Health Care Lending Manager, Senior Vice President** –

Built and managed a team of three Relationship Managers that solicited, underwrote, and managed term and construction loans to private and public companies, specializing in Senior Housing (Assisted Living, Memory Care, and Skilled Nursing facilities).

* 2009 through 2011 top producer unit for Real Estate Industries Group, in both new loan commitments and cross sells.
* Expanded and improved overall cross sell profits among private and public clients. Take-out term loans were by GSA lenders providing an opportunity for the Bank to provide cash management and deposit services for multi-state located operators of properties.
* Managed production offices in San Ramon and Denver, Colorado.
* Total production volume was over $200MM each year with the lowest production year of 2009 at $110MM during a challenging economic landscape.

HSH Nord Bank, San Francisco representative office10/2005 to 9/2007

**Seniors Housing and Care Relationship Manager, Senior Vice President**

Managed Seniors Housing and Care construction loan production management for the West Coast for New York headquartered for U.S. operations of a German State owned Bank Headquartered in Hamburg, Germany.

* Originated loans for large entry fee and private pay construction loans financed with Letters of Credit to support 7-day floating rate tax-exempt bonds and conventional construction loans.
* Largest loan was a $260MM 7-day floating interest tax-exempt Letter of Credit to credit enhance bonds used for a construction loan to build 325 entrance fee units in the Union Bay neighborhood of Seattle, Washington.
* Total loan originations was $525MM in 2006 with projects located in Seattle, Santa Rosa, Fort Worth, Santa Fe, and Los Angeles.

BANK OF THE WEST, San Ramon, Ca 2/2002-10/2005

**Health Care Lending Manager, Vice President** – Real Estate Industries Division.

Built and managed a team of two relationship managers that solicited and managed construction, bridge, and term financing for seniors housing and care projects for private and public real estate companies.

* Successfully built a start-up unit developing loan policy and underwriting guidelines approved by Risk Management. Developed and executed a market plan that was successful in developing and executing new business opportunities and loan closings with private and public seniors housing and care companies.
* Managed two Relationship Managers to help execute on the approved business plan.
* The unit originated over $150MM in new business each year.

**OTHER SIGNIFICANT EXPERIENCE**

1999 – 2/2002 FIRST BANK AND TRUST, San Francisco, CA

**Relationship Manager, Vice President**

Originated primarily construction loans on a Hotel, Apartment buildings, SFR for-sale, and Office buildings in the greater Bay Area.

1997 – 1999 COMERICA BANK, San Jose, CA

**Relationship Manager, Vice President**

Originated primarily construction loans on R&D, Industrial, Warehouse, Apartment buildings, SFR for-sale, and Office buildings in the greater Bay Area.

1993 – 1997 FIRST NATIONWIDE BANK (NOW CITIGROUP), San Francisco, CA

**Senior Work-Out Loan Officer**

Managed both good bank and bad bank loan work-outs on income property real estate consisting mostly of Apartments located in Southern California markets.

1987 – 1993 AMERICAN REAL ESTATE GROUP (Robert Bass), Stockton, Ca

**Senior Analyst promoted to Work-Out Loan Officer during employment.** Managed a portfolio of $500MM of distressed income property loans located through-out the U.S..

**PROFESSIONAL DESIGNATIONS AND AFFILIATIONS:**

* 1997 Counselor of Real Estate. ([www.cre.org](http://www.cre.org)) Active
* 1997 Certified Commercial Investment Member (CCIM) Not Active
* 2002 Fellow, Royal Institute of Chartered Surveyors (FRICS) Not Active
* Risk Management Association. Attended Western CRE Symposium and participated as a speaker at a National Convention in Washington D.C. in 10/2005.
* National Investment Center for the Seniors Housing and Care industry ([www.nic.org](http://www.nic.org)). I served as a featured speaker on seniors housing finance at many NIC conventions and served on the Board for two years.

**BOARDS**

* Board Member of The Counselors of Real Estate since 2017
* 1993 Founding Member of The Equity Asset Manager Association (TEAM A), SF, Ca.
* National Investment Center Board of Directors 2008 and 2009.

**INTERESTS:**

* Santa Fe Institute of Complexity Science. ([www.santafe.edu](http://www.santafe.edu))
* Published author for Real Estate Issues on 3 articles on CRE financial markets 2003, 2008, 2009. (www.cre.org)
* Golf, Hiking, and Cycling

**EDUCATION**

**California State University, East Bay, (Hayward) CA** – 1990 MBA in Marketing/minor Finance and 1984 B.S. Business Administration, Accounting

**Johns Hopkins, Erickson School** – 2005 Certification of Senior Housing graduate school curriculum.