

Jonathan L. Everett

Permanent Address:

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Education

Virginia Polytechnic Institute and State University (Virginia Tech)

Masters of Science in Business Administration with a concentration in Business Analytics, Pamplin College of Business (August, 2021)

Virginia Polytechnic Institute and State University (Virginia Tech)

Bachelors of Science in Finance, Pamplin College of Business (May 2011)

Work Experience

Assistant Professor of Practice: *Virginia Tech Blackwood Department of Real Estate, Blacksburg VA (July 2018 - Present)*

- Primary teaching responsibilities include Real Estate Finance and Commercial Real Estate Studio. Other courses taught include Real Estate Market Analysis, Principles of Real Estate, and Professional Development in Real Estate.
- Successfully developed curriculum and implemented a new three credit-hour course focused on real estate market analysis first semester teaching.
- Led task force of Industry leaders to redevelop Real Estate Finance curriculum.
- Served as financial expert on advisory team for 150 unit LIHTC development project.

AVP Commercial Loan Officer: *First Bank & Trust Company, Christiansburg VA (October 2017 – July 2018)*

- Primarily responsible for acquiring, structuring, and assessing new loan requests, with an emphasis on income-producing real estate.
- Successfully secured a \$30 million, institutional, revolving line of credit that closed post departure.
- Hand selected by senior management to attend VBA School of Bank Management.
- Constructed cash flow projections and sensitivity analyses for real estate investors and business owners.
- Analyzed income statements, balance sheets, and cash flow models to assess the financial health of a project or organization.
- Responsible for ongoing management of existing portfolio.

AVP Branch Manager/Loan Officer: *First Bank & Trust Company, Christiansburg VA (January 2015 – October 2017)*

- Responsible for acquiring and underwriting new credits in addition to overseeing branch operations and staff.
- Prepared and monitored the branch balance sheet and income statement projections.
- Developed and instructed customer service training for branch staff.
- Managed the facilities and was responsible for negotiating appropriate service contracts.

Management Trainee/Credit Analyst: *First Bank & Trust Company, Christiansburg VA (May 2013 – January 2015)*

- Assessed risk and evaluated financial strength through proper credit underwriting.
- Utilized Moody's Analytics software to build financial statements.
- Demonstrated attention to detail in underwriting complex credits and consistently met tight deadlines.

Associate Wealth Advisor: *United Bank, Vienna VA (January 2013- May 2013)*

- Worked with the Managing Director to coordinate presentation and closing of life insurance transactions.

Portfolio Manager: *United Bank, Vienna VA (September 2012- January 2013)*

- Assisted in managing a loan portfolio, consisting primarily of commercial real estate, with an approximate principal balance of a \$178 million with an additional \$55 million in outstanding loan commitments.
- Assessed appropriate credit risk and loan covenant compliance for existing commercial real estate loans.
- Analyzed new credits and completed underwriting primarily for commercial real estate and construction loans.
- Initiated discussion and successfully transitioned department from using CoStar to REIS for prospecting data.

Management Trainee: *United Bank, Vienna VA (July 2011- October 2012)*

- Hand selected by executive management to join the bank's "leadership development program" after 7 months, making an exception to the one-year tenure required by internal policy.
- Selected by executive management within 6 months of my tenure to co-lead recruiting efforts for Virginia Tech.

Clubs, Organizations, and Awards

Beta Gamma Sigma, The International Business Honor Society (March 2021)

- Invites sent to top 20% of master's students after completing half of their program.

Montgomery County Chamber of Commerce Leadership NRV Class of 2015 (February 2015 – December 2015)

- Was nominated and selected by classmates to co-lead the 2015 class project for Habitat for Humanity
- Proposal had an estimated ROI of 589% to Habitat for Humanity

Blacksburg Young Professionals (January 2014 – May 2016)

Eagle Scout (April 2005)