

NATALIE ERDMAN

EXPERIENCE:

Forward Community Investments
Madison, WI
November 2009 to Present

Vice President, Lending Services

The Vice President for Lending is responsible for originating, qualifying, underwriting, structuring, and processing loan applications from eligible borrowers for real estate and community development projects; in this capacity, this role requires skills that involve creative structuring and resourceful partnership development to succeed in securing the appropriate nonprofit financing package. This position also manages and monitors the portfolio of current loans, including working with borrowers that require loan restructuring or find themselves in a delinquent or default situation.

Works with nonprofits to evaluate their overall financial health, determine financing needs, verify credit-readiness, and assess project feasibility. Develops and presents regular workshops on capital project planning, financing and nonprofit financial health. Helps develop new loan products by identifying markets and assisting in the development of financial products and strategies to serve the markets.

The Alexander Company, Inc.
Madison, WI
November 1996 to March 2009

Vice President, Development Project Manager

Responsible for the coordination of all phases of urban redevelopment projects in communities throughout the central and eastern United States including acquisition, feasibility analysis, financial structuring, and land use approvals relating to the redevelopment of under-utilized, infill, parcels. Extensive experience in the use of affordable housing tax credits, historic tax credits, multifamily revenue bonds, tax incremental financing, and other traditional and non-traditional sources of funding needed to successfully complete infill redevelopment.

Works with cities and towns to create a better environment for those that live and work in the community. Accomplishments include successfully completing the adaptive reuse of multiple historic structures and the conversion of under-utilized infill parcels into a \$25 million mixed-use development; redeveloped a full-city block in downtown Madison, Wisconsin and developed 300,000 SF of historic structures in Montgomery County, Maryland.

Heartland Properties, Inc.
Madison, WI
March 1995 to November 1996

Acquisition Manager

Underwrote, negotiated and documented the acquisition of affordable housing. Represented the limited partners' and construction lender's interest during the construction and lease up phases of the properties' development. Lead a multi-disciplined team of six people that provided asset management and investor services. Created the policy and procedure for the calculation and collection of operating, credit and construction related guaranties.

Travelers Realty Investment Co.
Chicago, IL
September 1991 to September 1994
Vice President, Manager

Managed a team of seven people. The team handled all aspects of a \$900 million portfolio of commercial real estate investments. The team restructured debt, directed litigation strategy, sold real estate, and oversaw all aspects of managing real estate assets owned by the institution.

Handled portfolio of commercial real estate loans with a specialty in troubled debt restructures. Portfolio size ranged from \$300 million to \$500 million. Responsible for litigation strategy including bankruptcy and foreclosure. Negotiated complex debt restructures with parties of varying and diverse interests. Negotiated and reviewed legal documentation. Hired and supervised consultants including accountants, attorneys, engineers, and appraisers.

Citicorp Real Estate, Inc.
Chicago, IL
May 1987 to September 1991
Assistant Vice President

Handled a variety of non-performing credits with the objective of minimizing losses by pursuing the bank's remedies while protecting and/or maintaining its rights. Responsible for developing workout strategies for a \$200 million portfolio. Was transferred to Chicago from Minneapolis in March 1990.

While in Minneapolis, I worked with five of the Minneapolis office's more severely classified credits. In 13 months, all five credits were restructured with significant payment or additional collateral taken. The first year in position, worked in a marketing capacity underwriting real estate loans and monitoring an existing portfolio.

First Bank Minneapolis
Minneapolis, MN
June 1985 to May 1987
Account Officer

Underwrote construction loans, monitored and existing portfolio and valued real estate collateral for Corporate Banking Divisions. In preparation for this position, I received formal credit training that consisted of four months each of classroom work, financial analysis and lending rotation.

EDUCATION:

University of Wisconsin
Madison, WI

Graduated with honors, May 1985 (GPA: 3.56/4.00)

BBA, double major with an emphasis in Finance, Investment and Banking, and Real Estate Finance and Land Economics.

SKILLS:

Negotiation
Communication/presentation
Interpretation of legal documents
Financial analysis