

## John B. Sullivan

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54 Bamboo Lane  
Hicksville, NY 11801

### Senior Credit, Collections and Risk Manager

Senior-level Credit, Collections and Risk Professional with demonstrated competencies in portfolio management, credit analysis/underwriting, collections and risk management. Detail-oriented with proven ability to transform teams into high performance units by applying coaching, training and motivational techniques. Proficient in the use of ACBS, InfoLease, LeasePlus, Moody's RiskAnalyst and Microsoft Office (Word, Excel, PowerPoint)

### PROFESSIONAL EXPERIENCE

**Capital One Equipment Finance (COEF), Melville, NY**

**November 2013-June 2018**

#### **Collections Manager**

Responsible for all collection activity in COEF, accomplished through a staff of seven. The COEF portfolio aggregated \$6 Billion and consisted of a broad spectrum of loan and lease receivables secured by municipal finance obligations, commercial use equipment, taxi medallions and specialty use motor vehicles. COEF provided financing solutions to a wide array of business entities (SME's to middle market). Requests entertained included loans, leases, lines of credit and portfolio financings. Origination sources included internal Bank channels/referrals, vendors/dealers/distributors, vendors, other Banks and approved portfolio seller/servicers.

#### **Primary Responsibilities included:**

- Reported COEF results to Senior Management monthly.
- Chaired formal delinquency meetings bi-weekly.
- Reviewed accounts in collection daily.
- Evaluated accounts for validation of risk ratings (PD and LGD); downgraded accounts as needed.
- Reviewed and evaluated accounts for possible transfer to Special Assets weekly/as needed.
- Restructured assigned taxi medallion loans under guidance of the Special Assets Director.
- Reviewed pending transaction maturities weekly.
- Reviewed pending UCC and insurance expirations weekly.

**All Points Capital Corp., Melville, NY** (*Specialty Vehicle lending subsidiary of Capital One, N.A.*)

#### **Independent Contractor**

**May 2012-November 2013**

Provided guidance to LOB Management in the following areas:

- Development of acceptable Risk Acceptance Criteria.
- Evaluation of the Credit Underwriting Process.
- Asset Maintenance/Control.
- Business Development.
- Portfolio Management.

**Banco Santander formerly Sovereign Bank**, Melville, NY

**February 1993-October 2010**

*(Formerly Sovereign Bank, Fleet Bank and Tilden Commercial Alliance, a subsidiary of Nat West USA)*

Seventeen-plus years at **Santander/Sovereign/Fleet/Tilden** culminating with appointment as **Senior Credit Officer (SCO)** of the Commercial Equipment and Vehicle Finance Division (CEVF) *in 2003*. CEVF peaked at \$1 billion in receivables in 2008. As SCO, I was responsible for the credit adjudication process for the Division, accomplished through ten direct reports, including six credit professionals. CEVF's mission was to provide financing solutions to a wide array of business entities (SME's to middle market). Requests entertained included loans, leases, lines of credit and portfolio financings.

**Credit Management Highlights:**

- Successfully integrated two different credit cultures resulting in the formation and continual development of the division (2004).
- Served on the Bank's due diligence team in conjunction with its acquisition of Independence Community Bank (2005-2006).
- Formulated the department's Strategic Business Plan annually.
- Co-authored the division's Specialty Lending Policy; amended the Policy as needed.
- Designed credit parameters for several specialty vendor programs.
- Recruited, hired and trained new underwriters to support the growth of the division resulting in portfolio growth of 20% (2007 v. 2006).
- Re-engineered lending parameters and pricing in 2008 in response to the prevailing economic slowdown.
- Appointed substitute chairman of the Specialized Businesses Unit Credit Committee with attendant lending authority of \$10 million (2010).

Prior to appointment as SCO, I served in various credit positions, including Credit Manager (1999-2003) and Credit Analyst/Underwriter (1993-1999).

**Early Career History**

Prior to 1992, held various positions in auto finance in the fields of collections, credit, sales and customer relations with GMAC, Chase Manhattan Bank, Manufacturers Hanover Trust, and Apple Bank for Savings et.al.

**Education**

St. John's University, Jamaica, NY  
BBA-Business Administration