

# SASHA BOWERS

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## PROFESSIONAL SUMMARY

Financial services professional with seven years of progressive experience, including more than five years coordinating complex commercial lending and real estate transactions. Experienced in managing cross-functional workstreams (legal, title, appraisal, credit, operations, and external service providers) from requirements through execution, including comparing vendor pricing and turnaround, negotiating costs with legal and title providers, and setting and enforcing closing timelines under standard and expedited (as fast as one-week) deadlines. Skilled at translating technical financial and legal detail into clear direction for stakeholders across multiple markets, and at driving high-value commercial work to on-time, audit-ready completion.

## CORE CAPABILITIES

- Program & Transaction Execution
- Vendor Comparison & Cost Negotiation
- Commercial Real Estate (CRE) Transactions
- Document & Version Control
- Timeline & Deadline Ownership
- Executive & Client Communication
- Cross-Functional Stakeholder Management
- Contract Administration & Documentation Coordination
- Contract Workflow & Approval Coordination
- Risk Identification & Mitigation
- Process Improvement
- Regulatory & Operational Controls

## PROFESSIONAL EXPERIENCE

### COMMERCIAL LENDING ASSISTANT, LEAD

MARCH 2025 – PRESENT

Central National Bank | Temple, TX

- Lead end-to-end transaction execution for complex CRE and C&I deals, coordinating scope, schedules, dependencies, and deliverables across borrowers, senior lenders, legal counsel, title companies, appraisal firms, credit teams, and internal operations from origination through closing.
- Serve as primary point of coordination across appraisal, title, legal, documentation, collateral, construction draw, and funding workstreams, proactively identifying and resolving issues that could affect transaction timing, cost, or execution.
- Compare pricing and turnaround proposals from appraisers, title companies, and legal counsel on a transaction-by-transaction basis, and negotiate directly with legal and title providers to reduce costs where possible.
- Evaluate vendor deliverables for sufficiency (e.g., appraisal quality); when work does not meet requirements, engage an alternate provider, compare results, and select the best fit for the transaction.
- Set and enforce closing timelines based on the coordinated capacity of every internal and external party involved; routinely compress standard 30-day closing cycles to as little as two weeks, and on occasion one week, for time-sensitive clients by holding appraisers, title, and legal accountable to rush deadlines.
- Collect, validate, and analyze borrower financial data and structural metrics, including LTV, to support accurate credit decisions and transaction structuring.
- Contributed to 22% portfolio growth against a 4% annual target through disciplined pipeline coordination and transaction execution support.
- Redesigned electronic documentation and tracking workflows, reducing manual bottlenecks and improving cross-team visibility into active transaction status.
- Maintain transaction, vendor, and exception-tracking reports used to monitor deliverables, identify delays, escalate performance concerns, and provide stakeholders with current execution status.
- Manage multiple concurrent, high-value commercial transactions while maintaining audit-ready files, regulatory compliance, and strong operational controls.

### BANKING OFFICER | LENDING ASSISTANT

APRIL 2024 – OCTOBER 2024

Prosperity Bank | Round Rock & Georgetown, TX

- Led cross-functional execution of commercial and consumer transactions from application through closing, coordinating internal review, external documentation, client communication, and funding readiness.
- Conducted financial statement review and preliminary underwriting analysis across CRE, C&I, mortgage, and consumer lending to identify structural and credit risk considerations for senior decision-makers.

- Prepared loan documentation and commitment materials, coordinated closing requirements with external counsel and title providers, and maintained alignment with internal credit policy.
- Held expanded Banking Officer authority over transaction approvals, wire releases, and high-dollar operational reviews; served as a client-facing point of contact for issue resolution.

**BANKING OFFICER | CLIENT RELATIONSHIP SPECIALIST III**

SEPTEMBER 2022 – FEBRUARY 2023

*BOK Financial | Tulsa, OK*

- Supported commercial healthcare lending portfolios spanning Oklahoma, Texas, and Arizona, coordinating across clients, attorneys, accountants, Relationship Managers, and senior lending leadership in multiple markets.
- Managed documentation updates, account maintenance, portfolio inquiries, and exception resolution while maintaining exception levels at or below 15%.
- Supported structuring discussions, portfolio reviews, client retention efforts, and internal performance reporting to senior leadership.

**PORTFOLIO MANAGER**

JANUARY 2022 – SEPTEMBER 2022

*Prosperity Bank | Tulsa, OK*

- Managed and supported a \$123MM+ CRE, agricultural, and C&I portfolio in direct partnership with senior lenders, serving as primary relationship contact for portfolio clients.
- Conducted in-depth financial statement and global cash flow analysis (DSCR, LTV, debt yield, liquidity, and collateral coverage) to assess repayment capacity and credit risk.
- Informed loan sizing and structuring decisions based on borrower cash flow and collateral strength; prepared credit memorandums and approval worksheets presented to senior lending leadership for originations, renewals, and modifications.
- Maintained portfolio exception levels below 15% through proactive risk monitoring, compliance tracking, and stakeholder follow-up.

**COMMERCIAL LENDING ASSISTANT**

JULY 2021 – SEPTEMBER 2022

*Prosperity Bank | Tulsa, OK*

- Coordinated high-volume CRE and C&I deal flow across a \$25MM+ portfolio, aligning lenders, borrowers, title companies, attorneys, and loan operations from application through closing.
- Reviewed borrower financial information, supported preliminary deal structuring and internal credit package development, and managed construction draw and collateral workflows.
- Solicited and compared vendor bids for appraisal and closing-related services, selecting providers based on cost and timeline fit against borrower needs.
- Selected to train new lending assistants based on performance and process expertise, translating complex, multi-party workflows into documented, repeatable procedures.

**PERSONAL BANKER**

AUGUST 2020 – JULY 2021

*Prosperity Bank | Tulsa, OK*

- Advised retail and small-business clients on financial solutions and managed complex account matters involving trusts, POAs, business accounts, and deposit relationships; ranked #1 banker in the Tulsa market for four consecutive months.

**EARLIER EXPERIENCE****BANK TELLER**

NOVEMBER 2019 – JULY 2020

*Prosperity Bank | Tulsa, OK*

Selected to travel to Dallas to support and train incoming tellers during the Prosperity Bank / LegacyTexas Bank conversion based on reliability, performance, and operational knowledge.

**LICENSES, CERTIFICATIONS & SYSTEMS****LICENSES**

Notary Public, State of Texas (exp. April 2028) | NMLS Registered, ID 2642383

**SYSTEMS**

LaserPro | Jack Henry (SilverLake &amp; Banno) | Abrigo | CSC | AFR | Built | UCC Filing &amp; State Platforms | Microsoft Excel