SASHA BOWERS

COMMERCIAL LENDING OPERATIONS | LOAN CLOSING & CONTRACT ADMINISTRATION

Austin, Texas • sasha.bowers60@gmail.com • (512) 730-9612

PROFESSIONAL SUMMARY

Commercial lending professional with seven years of progressive banking experience and more than five years focused on commercial loan closing and portfolio administration. Currently the lead lending assistant to the bank's President and Senior Vice President, closing 9 to 15 loans a month on a portfolio of more than $300MM across CRE, C&I, construction, and revolving lines of credit. Exercises independent judgment within established authority, keeps closings moving when the lenders are out, and regularly brings standard 30-day closings down to two weeks with clean, audit-ready files.

CORE CAPABILITIES

- Loan Documentation & Closing Packages
- Payoffs, Lien Releases & UCC Filings
- Credit Policy & Compliance Review
- Loan Payments & Balance Research
- Closing Timeline & Pipeline Management
- Staff Training & Procedure Writing
- Construction Draws & Wire Processing
- Covenant & Exception Tracking
- Vendor Management (Appraisal, Title, Legal)
- Client Onboarding
- Audit-Ready File Maintenance
- Workflow & Process Improvement

PROFESSIONAL EXPERIENCE

LEAD COMMERCIAL LENDING ASSISTANT

MARCH 2025 – PRESENT

Central National Bank | Temple, TX

- Lead lending assistant for two senior lenders, the bank's President and Senior Vice President, on a portfolio of more than $300MM across CRE, C&I, construction, and revolving lines of credit.
- Close 9 to 15 commercial loans a month, including new loans and renewals, managing each file from approval through funding.
- Resolve closing and documentation issues independently within established authority, keep files moving when the lenders are unavailable, and escalate any change to loan amount, collateral, or credit terms for approval.
- Prepare and review loan documents and closing packages, coordinating borrowers, legal counsel, title companies, appraisers, credit, and loan operations through closing.
- Set and manage closing timelines across internal and external parties, regularly bringing standard 30-day closings down to two weeks, and occasionally one week, for time-sensitive clients while keeping documentation accurate and compliant.
- Process construction draws, wires, loan payments, payoffs, lien releases, and UCC filings and terminations, and research payment or balance discrepancies raised by borrowers.
- Track covenants, exceptions, and outstanding conditions across the portfolio and maintain the reports lenders use to clear them.
- Compare appraisal, title, and legal proposals on price and turnaround, negotiate fees with legal and title providers, and bring in a different provider when work does not meet requirements.
- Handle client onboarding for new commercial relationships.
- Redesigned electronic documentation and tracking workflows, cutting manual steps and giving the team a clearer view of where every active loan stands.
- Supported the lending team's 22% portfolio growth against a 4% annual target by keeping the closing pipeline moving.

BANKING OFFICER | LENDING ASSISTANT
APRIL 2024 – OCTOBER 2024

Prosperity Bank | Round Rock & Georgetown, TX

- Managed commercial and consumer loan files from application through closing, coordinating internal review, external documentation, client communication, and funding.
- Prepared loan documentation and commitment materials, coordinated closing requirements with outside counsel and title companies, and kept files aligned with credit policy.
- Held expanded Banking Officer authority over transaction approvals, wire releases, and high-dollar operational reviews.

BANKING OFFICER | CLIENT RELATIONSHIP SPECIALIST III
SEPTEMBER 2022 – FEBRUARY 2023

BOK Financial | Tulsa, OK

- Supported commercial healthcare lending portfolios across Oklahoma, Texas, and Arizona, working with clients, attorneys, accountants, relationship managers, and senior lending leadership.
- Managed loan documentation updates, loan maintenance, and exception resolution, keeping exception levels at or below 15%.
- Handled portfolio inquiries and billing questions and supported internal reporting to senior leadership.

PORTFOLIO MANAGER | COMMERCIAL LENDING ASSISTANT
JULY 2021 – SEPTEMBER 2022

Prosperity Bank | Tulsa, OK

- Coordinated high-volume CRE and C&I deal flow, aligning lenders, borrowers, title companies, attorneys, and loan operations from application through closing.
- Promoted in January 2022 to Portfolio Manager over a $123MM+ CRE, agricultural, and C&I portfolio while continuing lending assistant duties across two offices.
- Managed construction draw and collateral workflows, handled billing and invoice processing, and solicited and compared vendor bids for appraisal and closing services.
- Kept portfolio exceptions below 15% through compliance tracking and steady follow-up with borrowers and lenders.
- Selected to train new lending assistants, turning complex multi-party workflows into written, repeatable procedures.

PERSONAL BANKER
AUGUST 2020 – JULY 2021

Prosperity Bank | Tulsa, OK

- Managed complex account matters involving trusts, powers of attorney, and business accounts. Ranked #1 banker in the Tulsa market for four consecutive months.

BANK TELLER
NOVEMBER 2019 – JULY 2020

Prosperity Bank | Tulsa, OK

- Selected to travel to Dallas to train incoming tellers during the Prosperity Bank and LegacyTexas Bank conversion.

LICENSES & SYSTEMS

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

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