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**Resourceful Leadership**

**BUSINESS DEVELOPMENT ▪ RISK MITIGATION ▪ CREDIT ANALYSIS**

**Cost-Benefit Analysis ♦ Planning ♦ Marketing / Sales ♦ Key Account Relationships ♦ Deal Structuring ♦ Negotiations ♦ Portfolio Management ♦ Due Diligence ♦ Risk Mitigation ♦ Debt Resolution ♦ Administration ♦ Reporting ♦ Project Management**

DYNAMIC, SELF-DRIVEN, QUICK LEARNING AND VERSATILE **SENIOR RELATIONSHIP AND PORTFOLIO MANAGER WITH MBA AND 25 YEARS** OF EXPERIENCE IN REAL ESTATE FINANCE AND BANKING. TRACK RECORD FOR IDENTIFYING PROFITABLE **OPPORTUNITIES**, SUCCESSFULLY MANAGING LARGE PORTFOLIOS, EXPANDING **MARKETS**, BUILDING LUCRATIVE **RELATIONSHIPS**, PRODUCING **REVENUE** AND **OPTIMIZING RETURNS** FOR SUPER REGIONAL AND NATIONAL FINANCIAL INSTITUTIONS THAT INCLUDE **ZIONS NATIONAL BANK, WACHOVIA, JP MORGAN CHASE** AND **BANK OF TOKYO MITSUBISHI**. ASTUTE ANALYST, STRATEGIC THINKER AND CREATIVE PROBLEM SOLVER. CHARISMATIC, ARTICULATE, AND PERSUASIVE.

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**‘What Others Say...’**

“(Flyn) has exceeded goal with existing relationships...He is treated as a trusted provider by clients and prospects.”  
—*Elena Bennett, Wells Fargo*

“...Flyn has a strong work ethic, balanced temperament, and good communication skills.”  
—*David Wood, J.P. Morgan Chase*

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**CAREER TRACK**

**SENIOR RELATIONSHIP MANAGER / SENIOR VICE PRESIDENT** 3/2009 – Present  
ZIONS FIRST NATIONAL BANK, N.A. Salt Lake City, Utah

- ▶ Develop, underwrite, and manage a **\$500,000,000+ commercial real estate senior debt portfolio** in Utah / Idaho.
  - Responsible for soliciting, developing, and maintaining profitable account relationships with complex and large sized developers.
  - Act as customer advocate in securing suitable credit and cross sell products and services.
  - Monitor account performance with full responsibility for risk (including analysis of repayment capacity, sponsor financial strength, and collateral protection), portfolio management, and returns. Manage and supervise team of Loan Officer and Portfolio Manager.
- ▶ Received Zion’s Bank Star Employee award 10/2009.

**SENIOR RELATIONSHIP MANAGER / VICE PRESIDENT** 4/2007 – 11/2008  
WACHOVIA BANK, N.A. Salt Lake City, Utah

Developed growth initiatives for **residential real estate finance** in Utah, Idaho, and Las Vegas, Nevada. Identified business prospects; cultivated key contacts; defined unique client requirements and tailored competitive product offerings. Negotiated and underwrote senior debt transactions and monitored account performance (including analysis of repayment capacity, sponsor financial strength, and collateral protection), portfolio management, and returns.

**FUND MANAGER** 12/1995 – 4/2007  
BANK ONE — JP MORGAN CHASE Newport Beach, CA / Salt Lake City, UT

Provided leadership in **commercial real estate senior debt** and **subordinate debt / capital markets** by promoting project financing solutions to clients engaged in multi family, hospitality, office, retail and industrial segments, as well as fund-of-funds investments.

*Salt Lake City, UT.*

2/2001 – 12/2006

Managed and optimized performance for a **\$100,000,000 portfolio** of closed-end subordinate debt funds made up of investments in **multi-family facilities, assisted living facilities, hospitality, office, and retail product types.**

- ▶ Ranked among **JP Morgan's Top 20%** performers in 2005 and 2006.
- ▶ Portfolio Management and overall disposition of a portfolio of performing and non-performing assets secured by commercial real estate;
  - Participated in asset management team initiatives to improve risk management procedures.
  - Monitored account performance with full responsibility for risk (including analysis of repayment capacity, sponsor financial strength, and collateral protection), portfolio management, and returns.

*Newport Beach, CA*

12/1995 – 2/2001

- ▶ Developed, underwrote, and managed a **\$250,000,000+ commercial real estate senior debt portfolio** in Southern California; instituted due diligence reviews that **enhanced returns on equity and reduced risk rating.**
  - Responsible for soliciting, developing, and maintaining profitable account relationships with complex and large sized developers.
  - Acted as customer advocate in securing suitable credit and cross sell products and services.
  - Monitored account performance with full responsibility for risk (including analysis of repayment capacity, sponsor financial strength, and collateral protection), portfolio management, and returns. Managed and supervised a support team

**CREDIT ANALYST / LOAN ADMINISTRATOR: Commercial Real Estate**  
BANK OF TOKYO MITSUBISHI

6/1991 – 12/1995  
Los Angeles, California

- ▶ **Created business models** for acquisition and development projects; administered construction loans; prepared draw reports and disbursement, modification and renewal requests.

### LEARNING CREDENTIALS

#### MASTER OF BUSINESS ADMINISTRATION

University of California – Paul Merage Graduate School of Management

Irvine, California

#### BACHELOR OF ARTS IN INTERNATIONAL RELATIONS

Brigham Young University

Provo, Utah

### SOFTWARE PROFICIENCIES

Microsoft productivity tools

### MILITARY SERVICE / VOLUNTEER SERVICE

Military Intelligence—United States Army National Guard ▪ *Honorable Discharge*

Big Brothers / Big Sisters of Utah ▪ Current Member

Discovery Cup Dinner and Golf Challenge ▪ Co-Chair 2010

### ADDITIONAL

Speak conversational Japanese / Willing to travel and relocate to sunny climate

Diploma – American Bankers Association - Stonier Banking School - 2016

Recipient – Wharton Leadership Certificate - 2016

Current Director – Ivory Boyer Real Estate Center – David Eccles School of Business, University of Utah