

TAPAN PATEL

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Finance professional with 4 years of experience in corporate and real estate law, credit underwriting, covenant monitoring, and portfolio risk management across a diverse commercial portfolio (logistics, staffing, co-packing). Skilled in financial statement analysis, credit bureau data (Equifax/Ansonia), and advanced Excel modeling. Pursuing a BComm in Economics & Management Science at Toronto Metropolitan University; seeking a credit analyst role.

PROFESSIONAL EXPERIENCE

Riviera Finance of Texas, Inc.

Account Executive, Credit and Risk

Jan 2023 - Jul 2025

- Underwrote and authorized credit limits up to **\$50,000** for a diverse commercial portfolio (logistics, co-packing, staffing, and more), balancing growth against risk exposure.
- Monitored portfolio exposure and covenant compliance across active accounts, flagging early signs of credit deterioration.
- Assessed borrower repayment capacity and credit history using Equifax and Ansonia bureau data to inform underwriting decisions.
- Managed client relationships and negotiated payment plans to resolve past-due accounts.
- Prepared delinquency, write-off, and monthly rebate reports for management review.
- Drafted and verified legal documentation, including recourse agreements, addendums, and demand-for-payment notices.
- Authorized Wires, EFT, and ACH transactions while enforcing security default provisions to protect portfolio exposure.
- **Achievement:** Consistently exceeded the **\$800,000 monthly** credit and collections target.

SK Lawyers Professional Corporation

Legal Assistant

Sep 2021 - Dec 2022

- Drafted and reviewed transactional agreements supporting high-value real estate and business closings.
- Registered and perfected security interests (**PPSA**), and managed incorporation, annual returns, and amendment filings for corporate clients.
- Managed private lending, mortgage, and refinance transactions, gaining direct exposure to loan security and collateral structures.
- Supported asset purchase/sale transactions and estate planning documentation (wills).
- **Achievement:** Independently processed high-value transactions, contributing to approximately **20% revenue growth**.

Humber College

PASS Leader, Business Finance 300

Jan 2021 - Apr 2021

- Led weekly peer-study sessions for **25 students**, developing revision packs, mock tests, and quizzes to target common problem areas.
- **Achievement:** Increased pass rate by approximately **10%** through targeted review and simplified explanations.

EDUCATION

Bachelor of Commerce, Economics & Management Science

2025 - 2027

Toronto Metropolitan University | GPA: 4.25/4.33 (In Progress), Dean's Honours List

Advanced Diploma, Business Administration

2019 - 2021

Humber Polytechnic (formerly Humber College) | GPA: 91.1% (4.0/4.0), Dean's Honours List

CERTIFICATIONS & PROJECTS

- **Wall Street Prep (WSP):** Excel Crash Course & Financial Statement Modeling (2025).
- **Publication:** Author, *Money, Mistakes & Everything in Between* - [Personal Finance Book](#).
- Built a three-statement financial model with DCF valuation for Alphabet Inc. (Google).
- Developed a commercial mortgage credit memo evaluating **\$800K** in financing.

SKILLS

Credit & Finance: Credit Underwriting, Covenant Monitoring, Financial Statement Analysis, Portfolio Risk Management.

Technical: Advanced Excel (Forecasting, Sensitivity Analysis), Financial Modeling, Equifax, Ansonia, PPSA Registration.

Professional: Risk-Based Decision Making, Client Relationship Management, Legal Documentation, Delinquency Reporting.