



Londyn Callahan

Real Estate Associate

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SUMMARY

Commercial real estate debt underwriting professional with five years evaluating investment merit, **property cash flows**, market conditions, and credit risk across multifamily, industrial, retail, and office assets. Career progression from credit analysis into associate-level ownership reflects growing responsibility across permanent, bridge, construction, fixed-rate, and floating-rate mortgage opportunities. Advanced Argus Enterprise and Excel user who builds clear **cash flow models**, tests assumptions, researches locations, and turns due diligence findings into practical recommendations. Regularly prepares **investment committee** materials and coordinates borrowers, brokers, appraisers, engineers, attorneys, construction consultants, asset managers, capital markets partners, and loan servicing teams. This background supports thoughtful underwriting, organized transaction execution, and confident executive communication. Ready to contribute disciplined analysis and dependable collaboration across Harborstone Life & Investments' **Central Regional Office**.

EXPERIENCE

Real Estate Associate

Summit Ridge Capital 📅 June 2023 - Present 📍 Chicago, IL

Owns underwriting and transaction support for commercial and multifamily mortgage opportunities across Central U.S. markets. Builds Argus Enterprise and Excel models, prepares investment committee recommendations, coordinates diligence, and keeps borrowers, brokers, legal partners, **construction services**, **asset management**, capital markets, and servicing teams aligned through closing.

- Underwrote Central U.S. mortgage opportunities, shaping sponsor data into investment committee **recommendations**.
- Built **Argus Enterprise** and **Excel** models, testing rents, occupancy, expenses, exits, and interest rates.
- Examined rent rolls, operating statements, leases, and capital plans, surfacing repayment strengths and downside risks.
- Prepared credit narratives and PowerPoint exhibits, clarifying collateral quality, covenants, structure, and mitigants.
- Coordinated appraisals, environmental reports, engineering reviews, title materials, and organizational documents through **closing**.
- Managed borrower, broker, attorney, and servicing workstreams, keeping diligence files complete and deadlines visible.

Commercial Real Estate Analyst

Bluewater Mortgage Partners 📅 January 2022 - May 2023 📍 Rosemont, IL

Produced underwriting packages for **multifamily**, industrial, retail, and office debt requests. Combined property operations, sponsor capacity, market research, and capital markets context into clear loan analysis while supporting relationship managers across active borrower and broker engagements.

- Produced debt **underwriting** packages, combining property analysis with sponsor capacity and **capital markets** conditions.
- Standardized rent roll schedules and **Argus** models, improving consistency across debt yield and coverage analysis.
- Researched vacancy, absorption, rents, sales, employment, and supply, sharpening location **risk** conclusions.
- Reviewed financial statements, leases, budgets, and reports, escalating gaps before senior review.
- Drafted transaction summaries and committee exhibits, supporting discussions on pricing, reserves, recourse, and conditions.

STRENGTHS

- 🔍 **Credit judgment**
During complex debt reviews, separated property strengths from fragile assumptions; senior reviewers gained confidence in recommendations.
- 📊 **Model discipline**
Built linked Argus and Excel scenarios for changing rents, expenses, exits, and rates; teams relied on clear outputs.
- 🔍 **Diligence ownership**
When reports raised questions, tracked each item through resolution and kept closing partners aligned without losing momentum.
- 💬 **Executive communication**
Turned dense underwriting into concise committee narratives and exhibits; direct questions became easier for senior decision-makers.
- 👥 **Cross-team execution**
Coordinated borrowers, brokers, attorneys, engineers, and servicing partners across live transactions; dependable follow-up kept work moving.

SKILLS

Commercial Debt Underwriting

Multifamily Analysis

Industrial Property Analysis

Retail Property Analysis

Office Property Analysis

Argus Enterprise Microsoft Excel

<u>Microsoft Word</u>	
<u>Microsoft PowerPoint</u>	
<u>Cash Flow Modeling</u>	
<u>Rent Roll Analysis</u>	
<u>Market Research</u>	<u>Capital Markets</u>
<u>Due Diligence</u>	<u>Loan Structuring</u>

LANGUAGES

English	Native
Spanish	Intermediate

MY CAREER



- Real Estate Associate at Summit Ridge Capital (3.2 Years)
- Commercial Real Estate Analyst at Bluewater Mortgage Partners (1.3 Years)
- Real Estate Credit Analyst at Cedar Lane Advisory (6 Months)

- Maintained parallel opportunities, giving relationship managers timely follow-up analysis and organized documentation.

Real Estate Credit Analyst

Cedar Lane Advisory 📅 June 2021 - December 2021 📍 Oak Brook, IL

Supported preliminary credit screening for commercial mortgage requests through property, borrower, market, and transaction research. Built repeatable Excel schedules, updated Argus Enterprise files, compared third-party findings, and organized diligence records for senior analysts, attorneys, **brokers**, and underwriting staff.

- Assembled property, borrower, market, and transaction data for preliminary **commercial mortgage** screens.
- Built Excel templates for rent roll reconciliation, expense normalization, lease rollover, and cap rate sensitivity.
- Updated **Argus Enterprise** files, validating units, leases, reimbursements, expenses, and renovation assumptions.
- Compared appraisals, engineering findings, environmental observations, and market evidence, flagging lender follow-up items.
- Prepared research briefs from broker reports, public records, and comparable transactions for senior review.
- Organized diligence files and closing checklists, giving deal teams a reliable record of open conditions.

PROJECTS

Central Markets Multifamily Underwriting Review 📅 2025

A focused review of multifamily opportunities across Illinois, Texas, and Florida, combining rent roll analysis, market research, Argus Enterprise modeling, sensitivity testing, and investment committee communication for disciplined loan selection.

Mixed-Use Debt Risk Case Study 📅 2024

A graduate case study assessing construction, permanent, bridge, fixed-rate, and floating-rate financing through property cash flows, sponsor capacity, capital markets conditions, and closing diligence.

LEADERSHIP & AWARDS

- DePaul University Real Estate Scholarship, 2023
- UIC College of Business Dean's List, 2020 and 2021
- Real Estate Case Competition Finalist, Chicago Student Real Estate Association, 2023

EDUCATION

Master of Real Estate

DePaul University 🎓 GPA: 4.0 📅 2024 📍 Chicago, IL

Coursework: *Commercial Real Estate, Real Estate Finance, Investment Analysis, Capital Markets*

Bachelor of Science in Finance

University of Illinois Chicago 🎓 GPA: 4.0 📅 2021 📍 Chicago, IL

Coursework: *Financial Statement Analysis, Corporate Finance, Investments, Econometrics*

CERTIFICATIONS

- ARGUS Enterprise Certification 📅 2023
- Microsoft Excel Specialist 📅 2024

TECHNICAL SKILLS

- **Real Estate Modeling:** Argus Enterprise, Excel, cash flow models
- **Microsoft Office:** Word, Excel, PowerPoint
- **Mortgage Finance:** Permanent loans, bridge loans, construction loans
- **Loan Structures:** Fixed-rate loans, floating-rate loans, loan covenants

- **Property Analysis:** Multifamily, industrial, retail
- **Office Property Analysis:** Office assets, leases, tenant concentration
- **Financial Analysis:** Income statements, expense analysis, financial statements
- **Market Research:** Vacancy, absorption, comparable rents
- **Due Diligence:** Appraisals, environmental reports, property condition assessments
- **Closing Documentation:** Title materials, organizational documents, closing checklists
- **Capital Markets:** Pricing, debt yield, loan-to-value
- **Credit Metrics:** Debt service coverage, capitalization rates, scenario analysis

PROFESSIONAL AFFILIATIONS

- DePaul Real Estate Mentorship Program Mentor, 2024-2025
- Finance Committee Member, UIC Real Estate Club, 2020-2021
- Volunteer Analyst, Chicago Community Investment Network, 2023-2024

ADDITIONAL INFORMATION

Work Status : Authorized to work in United States. No sponsorship required.

REFERENCES

AVAILABLE ON REQUEST