

ANTHONY CLAYTON

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California Real Estate Broker License #01803855 (Active through 08/2027)

COMMERCIAL LOAN OFFICER | COMMERCIAL REAL ESTATE (CRE) LENDER | SBA LENDING

PROFESSIONAL SUMMARY

Commercial loan officer and commercial real estate lender with 16+ years and \$66M+ originated across 39 closed transactions in CRE, SBA, bridge, and construction financing (\$250K to \$15M). Combines direct loan origination and Loan Committee experience with deep commercial real estate underwriting expertise spanning retail, industrial, and multi-family assets, including IRR, NPV, cash-on-cash, DSCR, and cash flow analysis. Proven at sourcing deals through business development and referral networks, performing rigorous credit and financial statement analysis, and structuring loans that clear underwriting and fund on time. Active California Real Estate Broker, Doctor of Business Administration, and PMP.

CAREER HIGHLIGHTS

- Originated and structured \$66M+ in CRE, SBA, bridge, and construction financing across 39 closed transactions (\$48M at Liberty SBF, \$18M+ at Century 21), spanning SBA 504, conventional, bridge, and construction programs.
- Underwrote retail, industrial, and multi-family investments using IRR, NPV, cash-on-cash, DSCR, and cash flow modeling, presenting qualified loan packages to Loan Committee in full compliance with underwriting and regulatory requirements.
- Repositioned a retail asset to grow net operating income from \$56K to \$184K in 12 months (228%), demonstrating value-add and collateral analysis expertise.
- Sourced and managed a pipeline of developers, investors, brokers, and business owners through business development and referral network cultivation, building advisory revenue of \$150K to \$400K annually.

COMMERCIAL BANKING COMPETENCIES

Commercial Loan Origination | Commercial Real Estate Lending | SBA 504 Lending | Bridge Lending | Construction Lending | Commercial Underwriting | Credit Analysis | Financial Statement Analysis | Cash Flow Analysis | Loan Structuring | Risk Assessment | Loan Committee Presentations | Financial Modeling | Portfolio Management | Relationship Management | Business Development | Due Diligence & Appraisal Coordination | Regulatory & Lending Compliance

PROFESSIONAL EXPERIENCE

Vice President, Commercial Loan Origination | Liberty SBF *Southern California* | Jun 2017 – Jul 2019

- Originated and structured \$48 million in commercial real estate and SBA financing across 28 closed transactions ranging from \$250K to \$15M, spanning SBA 504, conventional, and bridge lending programs.
- Served as primary relationship manager for commercial loan clients, including real estate developers, investors, brokers, and contractors, managing the full loan lifecycle from initial inquiry through funding.
- Developed new commercial lending relationships and expanded existing accounts through targeted business development, referral network cultivation, and market outreach.
- Conducted thorough credit and financial statement analysis, evaluating LTV, LTC, DSCR, debt yield, creditworthiness, cash flow, collateral, and project viability to size and structure loans within risk tolerances.
- Coordinated property appraisals, feasibility studies, and third-party reports required for loan underwriting and approval.
- Assembled and presented qualified loan packages to Loan Committee, ensuring full compliance with SBA SOP 50 10 eligibility and structuring requirements, bank underwriting guidelines, and secondary-market lending parameters.
- Maintained strict confidentiality of financial and loan data while ensuring adherence to equal credit and fair lending regulations.
- Advised clients on optimal financing structures by staying current on commercial lending products, interest rate environments, and regulatory changes.

Managing Director | Clayton & Associates *Southern California* | Mar 2015 – Feb 2023

- Founded and operated a full-service commercial real estate advisory firm serving investors, developers, and property owners on acquisitions, dispositions, leasing, and asset management across Southern California.
- Led the acquisition and full repositioning of a retail strip center, executing a lease-up strategy and securing an anchor tenant that grew net operating income from \$56K to \$184K within 12 months (228% increase).
- Acquired a 5-unit apartment building and completed ground-up construction of 5 additional units on a \$150K project budget, achieving 100% occupancy within 60 days of delivery.
- Performed comprehensive financial underwriting and investment analysis on all prospects, including IRR, NPV, cash-on-cash return, cash flow modeling, and demographic and site analysis.

- Generated \$150K to \$400K in annual revenue across transaction sizes ranging from \$200K to \$7M, growing year-over-year revenue by an average of 16%.
- Structured and negotiated contracts across lease, purchase-and-sale, property management, construction, and partnership arrangements, and led a team of 4 agents in financial modeling and transaction management.

Commercial Leasing Manager | Investment Concepts *Orange, CA | Feb 2023 – Nov 2024*

- Directed all leasing activity for a retail commercial real estate portfolio, managing the full transaction lifecycle from prospecting and property tours through LOI, lease negotiation, and execution.
- Closed 40 retail lease transactions totaling 184,280 sq. ft. across renewals (106,880 sq. ft., 24 transactions) and new leases (77,400 sq. ft., 13 properties), driving occupancy and recurring income.
- Negotiated 16 retail lease transactions covering 121,587 sq. ft., securing favorable rental rates and lease structures that maximized asset value and net operating income for ownership.
- Built a proprietary CRM database tracking tenant pipeline, comparable transactions, available spaces, and development activity, improving leasing velocity, forecasting accuracy, and portfolio reporting.
- Produced monthly market reports and leasing forecasts for senior management, synthesizing market conditions, absorption trends, and deal probability by pipeline stage.
- Served as primary liaison between ownership, legal counsel, construction, and development teams to coordinate tenant improvements and accelerate lease commencement.

Commercial Real Estate Investment Sales Associate | Marcus & Millichap *Ontario, CA | Apr 2014 – Mar 2015*

- Specialized in industrial investment sales, advising private and institutional investors and developers on site selection, portfolio acquisitions, and disposition strategies.
- Generated \$5M in investment sales volume within the first year as a top Rookie of the Year candidate, ranking among the top performers out of 9 new associates.
- Conducted financial ratio analysis, portfolio valuations, and investment strategy presentations for institutional and private investors across lease, loan, and partnership structures.

Director of Commercial Real Estate | Century 21 *Rancho Cucamonga, CA | Jan 2008 – Apr 2014*

- Originated and structured \$18M+ across 11 closed transactions in SBA, bridge, construction, and conventional commercial loans, performing credit analysis, underwriting, loan structuring, and closing.
- Promoted from Commercial Associate to Director within 2 years, overseeing a team of 14 agents across sales, leasing, financial analytics, portfolio management, and client relations.
- Completed a 2-year, 60,000 sq. ft. school-to-medical-facility conversion, coordinating the mayor, city council, zoning boards, architects, and contractors and delivering the project \$400K under budget.
- Advised commercial clients on leasing strategy, investment acquisitions, and tenant placement across transaction sizes from \$200K to \$7M, supported by economic development and location-selection research.

Head Coach, Varsity Basketball (Executive Leadership Role) | Fontana High School *Fontana, CA | Nov 2024 – Present*

- Provide executive-level leadership for a 30-member program, directing operations, scheduling, staff collaboration, budgeting, and stakeholder engagement.
- Manage relationships with administrators, stakeholders, parents, and team members while building an accountable, high-performance culture, and develop strategic plans, performance metrics, and accountability systems that improve outcomes.

EDUCATION

Doctor of Business Administration (DBA), Strategy & Innovation — Capella University

Master of Science (M.S.), Organizational Leadership — University of Redlands

Bachelor of Science (B.S.), Business Management — University of Phoenix

TECHNICAL SKILLS

Commercial Credit Analysis | Commercial Underwriting | Financial Statement Analysis | Cash Flow Modeling | Loan Structuring | Credit Risk Assessment | SBA 504 Lending | Financial Modeling (IRR, NPV, Cash-on-Cash, DSCR) | Rent Roll Analysis | Portfolio Analysis | CoStar | LoopNet | Salesforce | Microsoft Excel | Microsoft Office Suite

LICENSES & CERTIFICATIONS

- California Real Estate Broker License No. 01803855 — Active through 08/2027
- Project Management Professional (PMP) — Project Management Institute (PMI)
- Financial Budgeting Certification | Business Analytics Certification | Board Leadership Certification (AABLI)

PROFESSIONAL AFFILIATIONS

Member, LEED (LA & OC) | Board Member, Harriett Buhai Family Law Center | Delta Mu Delta Honor Society | NSLS