

# Grace Eccarius

Chicago, IL 60646 ♦ (630) 915-7076 ♦ gzeccarius@gmail.com

## PROFESSIONAL SUMMARY

Experienced project manager with over two decades of vast experience in the corporate finance field. Managed secured debt transactions across a national portfolio of multifamily properties at an S&P 500 multifamily residential REIT. Have assisted in the issuance, structure, documentation and closing in excess of \$2.3 billion in new various secured credit facilities as well as new acquisitions. Important to achieving the best debt terms in the industry, and in record breaking time constraints. Dedicated to helping achieve the company's financial and liquidity goals to reach the best strategic advantage. Currently looking for non-corporate America opportunities due to change in personal life.

## KEY SKILLS

- 
- Managing Complex Projects
  - Meeting Deadlines
  - Liaison between teams
  - Interpersonal Skills
  - Analytical Mindset
  - Accounting Skills
  - Fluent in Spanish
  - Detail Oriented
  - Organizational Skills

## SEASONAL EXPERIENCE

**COLEMAN & ASSOCIATES CPAS, LTD, Chicago, IL**

**Tax Processor (Jan 2023- May 2023)**

- Assisted in the annual preparation of about 300 individual 1040 tax returns.
- Sourced and did research on various tax matters utilizing specialized tax-related software such as Ultra-Tax, Sure-Prep, Practice and Client Net software.
- Identified and communicated tax matters directly to Managers and Partners.
- Handled client requests and performs follow-up as necessary.
- Managed the data verification of client tax documents as part of the individual tax return processing.
- Established and maintained solid relationships with both clients and all members of the office.

## PROFESSIONAL EXPERIENCE

**EQUITY RESIDENTIAL, Chicago, IL**

**Project Manager, Mortgage Servicing (Jan 2015- Jan 2020)**

- Managed successfully billion dollars of both secured and unsecured debt across a national portfolio of multifamily properties.
- Established and maintained solid relationships with both lenders and servicers throughout the years.
- Reviewed for accuracy and approved all debt service-related payment schedules for the entire EQR loan portfolio.
- Was instrumental to the Treasury department in converting to the new Quantum Treasury System.
- Maintained and ensured the accuracy of the data stored in the Quantum Treasury Workstation in an effort to maintain the integrity of EQR's debt disclosures, payment schedules, financial reporting, board material, and capital market needs.

# Grace Eccarius

Chicago, IL 60646 ♦ (630) 915-7076 ♦ gzeccarius@gmail.com

- Answered all questions to the company's auditors, both internal and external, to assist them with their interim, annual and any other audits performed during the year. This included coordinating the year-end mortgage loan confirmation process for all REIT and FIN46 properties including the review and reconciliation of confirmed balances with balances shown in EQR's accounting records.
- Approved all monthly, quarterly and annual secured debt compliance requirements. This included debt ratio calculations and capital improvement schedules.
- Approved all payoff letter requests sent to lenders.

## Secured Debt Project Manager - Capital Markets (May 2006-Jan 2015)

- Handled the issuance, structure, documentation and closing of in excess of \$2.3 billion in various new secured credit facilities that included obtaining the best debt terms in the industry and in record breaking time constraints.
- Sourced and secured property level financing for refinancing or acquisition on upwards of \$1B worth of real estate.
- Managed successfully secured debt transactions across a national portfolio of multifamily properties.
- Supported acquisition transactions through the assumption of various types of secured debt (Agency, Tax-exempt, HUD, conduit, etc.) Performed debt related underwriting and identified relevant financial issues for discussion with management.
- Analyzed potential substitution property candidates in terms of pool diversification, loan to value and debt service coverage and other terms as required by the loan documents. Prepared alternative exit strategy analysis for management evaluation of optimal exit strategy.
- Supported the disposition process through analysis of alternative debt related disposition strategies including prepayment calculations, defeasance cost analysis etc. Communicated recommendations to management in a timely and efficient manner.
- Integrated tax, accounting, legal, asset management and other functional areas in the transaction process to ensure successful overall execution. Facilitated communication and cooperation amongst groups.
- Fostered teamwork by maintaining cooperative relationships with others, contributing to a positive work environment, facilitating the resolution of conflicts, sharing information, and accepting and providing constructive feedback.
- Works well independently as well as with others.

## Coordinator, Mortgage Servicing (Jan 2001- May 2006)

- Assisted the Mortgage Servicing Manager in managing successfully billion dollars of both secured and unsecured debt across a national portfolio of multifamily properties.
- Handled all servicing lender requests and performed follow-up as necessary.
- Maintained permanent files for all mortgage loans, bonds, swaps and unsecured notes of Equity's existing debt portfolio.
- Preparing the monthly mortgage payments which included insurance and tax escrow payments
- Ensured that all monthly, quarterly and annual secured debt compliance requirements were completed according to the loan documents by the applicable deadlines. This included debt ratio calculations and capital improvement schedules.
- Assisted in drafting all payoff letter requests sent to lenders.

# Grace Eccarius

Chicago, IL 60646 ♦ (630) 915-7076 ♦ gzeccarius@gmail.com

## Financial Analyst (Nov 1997-Jan 2001)

- Conducted physical lease audits on the various acquired assets during the company's earlier years.
- Traveled to the different targeted markets to complete lease audits and to scope the areas of interest.
- Facilitated and directed the closing statement process for the multiple acquisitions and dispositions that took place back during the growth period. Gathered and pulled all the corresponding information from all the departments internally and externally to ensure an accurate closing statement.

## EDUCATION

Master's in business administration (MBA), Finance and Accounting, **Benedictine University**, Lisle, IL  
Bachelor of Science, Finance, **DePaul University**, Chicago, IL

## VOLUNTEERING

Alderman Gardiner's Office - Answering phones, stuffing envelopes for mass mailings (Nov-Dec 2023)