

**Joshua J. Norton**  
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**WORK EXPERIENCE**

**West Bank**

*VP Commercial Lending*

Des Moines, IA  
Sep. 2007– Present

- Responsible for originating, underwriting, closing, and maintaining commercial loans in accordance with established lending objectives, policies, and procedures
- Manage a commercial loan portfolio in excess of \$100MM and deposit portfolio in excess of \$35MM consisting of over 100 commercial relationships.

**Horizon Bank**

*VP Commercial Lending*

Des Moines, IA  
Jan. 2006– Sep. 2007

- Organically grew my commercial loan portfolio to over \$35MM and deposit portfolio in excess of \$15MM.
- Acted as main liaison between Bank and the Office of Thrift Supervision during regulatory exams.
- Exited numerous nonperforming and high risk relationships for the bank.

**Commercial Federal Bank**

*AVP Business Banking*

Des Moines, IA  
Jan. 2004– Jan. 2006

- Responsible for originating, underwriting, closing, and maintaining commercial loans. Primary responsibility was business development.
- Trained and mentored new employees in sales training and business development
- Named to President's Club as the highest producer in both loan production and deposit growth within my division.

**Community State Bank**

*Commercial Relationship Manager*

Des Moines, IA  
Jan. 2002 – Jan. 2004

- Responsible for developing and maintaining a commercial loan portfolio in excess of \$20MM.
- Analyze financial status, credit and property evaluation to determine feasibility of granting loan requests

**Mel Foster Commercial Real Estate Services**

*Commercial Real Estate Sales Associate*

Davenport, IA  
Dec. 2000- Jan. 2002

- Acquired Iowa and Illinois real estate sales associate license
- Created an independent commercial real estate practice by representing new clients, listing and marketing properties, and representing buyer's with agency agreements

**COMMUNITY ACTIVITIES**

*Board of Directors for Make-a-Wish Iowa*

*Treasurer of West Des Moines Development Connection*

*Past Finance Committee of West Des Moines Chamber of Commerce*

*Past Board of Directors of the West Side Kiwanis*

*Past Board of Directors of Pleasant Hill Economic Development Corporation*

*Past member of Scott County Rotary*

**EDUCATION**

**University of Northern Iowa**

*Bachelor of Arts: Real Estate Finance*

Sept. 1995- Dec. 2000

**Iowa Commercial Banking School**

2005 graduate