

## **Job Description: Commercial Lender**

### **Summary:**

Responsible for developing new business, underwriting, structuring and closing of commercial loans, as well as maintaining and servicing a commercial loan portfolio. Represent the bank in its market area through active participation in community affairs.

### **Role and Responsibilities:**

- Interviews applicants to determine loan requirements and gathers pertinent information for loan applications.
- Requests applicant credit reports, background checks, reference checks and other information pertinent to loan applicant's evaluation.
- Analyzes applicant's financial status, credit, and asset evaluation to determine feasibility of granting loan, establishes credit limit through written and/or oral assessment.
- Resolves uncertainties relating to customer application information through inquiries with applicant or creditors.
- Structure loans within loan policy. Approves loan within specified limits or champions loan opportunities to the credit department and/or Committee for proper approval.
- Prepares financing proposals consistent with approval for presentation to the applicant.
- Reviews loan documentation prior to closing for completeness and acceptance by the applicant.
- Ensures timely loan closing and funding activities.
- Maintains a positive working relationship with customers, bank staff, local professionals, centers of influence, and community organizations.
- Participate in community and professional organizations and events.
- Manage loan portfolio including renewals, modifications, updated credit analysis, collections, and portfolio monitoring.
- Uses experience and sound judgment to plan and accomplish goals.

### **Qualifications and Education Requirement:**

- Minimum of 5 years' experience in Commercial Lending, with a preference for existing experience within service area. Credit training.
- Bachelor's Degree in Business Administration or related area.
- Ability to generate \$8-12 million in new loan growth.

### **Skills Required:**

- Applicant should be able to exercise good judgment in establishing and maintaining working relationships, solve problems, and be able to deliver a high level of accuracy, focus and timeliness with limited supervision.
- Strong written and verbal communication skills are required along with a proficiency in Microsoft Office Suite of Programs/Products.
- Must have the ability to read, analyze, and interpret policies, contracts, credit and financial documents as well as other legal documents as needed.
- Ability to present, sell and service bank products as well as demonstrate professional knowledge of commercial lending.
- Strong analytical and mathematical capabilities as well as an understanding of credit underwriting and loan documentation.