

COMMUNITIES Unlimited

Job Description

Position:	Loan Officer II
Immediate Supervisor:	Director of Lending
Mission Focus:	Lending
Location:	Little Rock, AR

Summary of Position

The Loan Officer will serve the seven state region of Communities Unlimited providing loan underwriting and loans to small businesses located throughout the target market. The position will be based in Little Rock, Arkansas.

The Loan Officer is responsible for marketing loan products and other services available from Communities Unlimited (CU); originating, underwriting and managing loan requests from throughout our target market, monitoring the performance of loan portfolios; overseeing the use of a lending database (Nortridge); and oversight of all reporting and data collection. The loan officer will be responsible for monitoring the performance of the loan portfolio, taking necessary actions to ensure that quality is maintained and performing collection responsibilities when necessary.

The Loan Officer will work with existing partners and cultivate new partners and relationships to develop a strong referral network leading to increased loan volume.

On an annual basis, goals will be established for number and dollars of loans to be originated, approved and closed. The applicant is expected to meet these goals.

Education/Certification Requirements

A Bachelor's degree in business, finance, accounting or related field is required; or, an Associates Degree plus evidence of completion of two (2) lending schools/workshops.

Must provide Authorization to work in the U.S.

Experience/Skills Requirements

A minimum of 3 years of practical experience in loan origination, underwriting, closing, servicing and collections for small business loans and at least one other type of loans (e.g. commercial, community facilities). A minimum of 2 years of experience lending to or working in partnership with nonprofits, CDFIs, municipalities or other community development entities. Demonstrated experience closing / servicing a minimum of \$3 million in loans. Ability to manage multiple projects from multiple team members and work in a team environment is necessary.

COMMUNITIES Unlimited

The position requires strong financial, analytical and writing skills. Must be accurate and detail oriented. Proficient in the use of a personal computer including software programs such as Microsoft Word, Excel, Outlook in a Windows environment; and, ability to use video conferencing tools (e.g. Skype, ZOOM, TEAMS) etc. Familiarity with cloud-based systems is a plus.

Must have reliable transportation and be willing to travel throughout CU's target market.

Must provide a valid Driver's License and proof of insurance.

Summary of Essential Job Duties

Networking and Marketing Loan Products and Services

Develop a strong referral network to generate Increased loan volume. Responsibilities include the following:

- Develop and expand CU's loan referral and partner network
- Build relationships with banks and CDFI's in CU's region to increase referrals
- Strengthen relationships with SBA and USDA
- Represent CU and make presentations at marketing and training events
- Promote and refer potential loan customers seeking loans for water & wastewater systems to other lenders on CU's lending team

Small Business Lending, Environmental Lending, Consumer Lending, and Portfolio Management

Responsibilities include the following:

- Meet with potential borrowers and originate new loans
- Underwrite loan requests, determine risk, identify risk analysis
- Document all loan decisions including minutes of loan committees; loan approvals and declines; loan modifications; monitoring; etc.
- Prepare written loan recommendations (credit memos) for the appropriate loan committee
- Coordinate and assist with loan closings, ensuring that documents are properly prepared and executed
- Maintain ongoing customer relationships and monitoring of all borrowers
- Coordinate managerial assistance for borrowers as needed with CU's on-the-ground Consultants and Technical Assistance Providers
- Work with the lending team to evaluate new loan products and services that will support CU's long-term growth and sustainability and contribute to CU's mission

COMMUNITIES Unlimited

Administrative and Programmatic Responsibilities

- Conduct and support loan file reviews and audits
- Update loan software, client databases and other electronic reporting files
- Manage problem loans and make recommendations to supervisor and/or appropriate Loan Committees to help borrowers be successful and control loan losses
- Assist in the preparation of reports and/or other documents required by partners, funders and others
- Participate in and support Loan Committee activities
- Provide required reports and other support for Board meetings
- Participate in internal meetings, reviews, and updates to Loan Policies and Procedures
- Work with supervisor to complete detailed work plans and action plans to manage work and performance.
- Manage lending data and produce accurate and timely reports upon request and per established timelines to meet internal and external needs for information by staff, board members, and investors.
- Monitor the lending environment for changes and ensure proper loan documentation and compliance with all legal, regulator, and funder requirements.
- Conduct research on legal, regulatory, and public policy issues related to CU's lending activities and recommend revisions to current operating procedures and policies as appropriate.

Tools Used in Job

Computer, internet, smart phone (texting, email, photos, videos, social media, and calls), web-based databases for data-entry, Microsoft Office suite including Outlook, Word, Excel and PowerPoint are required. Video conferencing using various tools also is required.

Work Environment

The work environment characteristics described above are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform essential job functions.

COMMUNITIES Unlimited

Classification

Sedentary (10 pounds – 2 hours)	<input checked="" type="checkbox"/>
Light (25 pounds – 6 hours)	<input type="checkbox"/>
Medium (50 pounds – long hours)	<input type="checkbox"/>
Heavy (100 pounds – long hours)	<input type="checkbox"/>
Very Heavy (100 pounds – long hours)	<input type="checkbox"/>

Details of Physical Demands

	<i>Hours/Day</i>	<i>Max Time</i>	<i>Surface</i>
Standing or Walking	1.5	1 hour	Varied
Sitting	6.5	1 hour	Padded Chair

	<i>Weight</i>	<i>Times/day</i>
Lifting (up to 48")	10 lbs	1
Pushing	10 lbs	1
Pulling	10 lbs	1
Carrying	10 lbs	1

Travel Requirements

Average per week for a typical one-year time period	Details
None	Driving to client/partner sites with occasional overnight travel is required. Occasionally travel by air is required to attend conferences and/or other events.
Minimal (less than 5 hours/week)	
Moderate (6-20 hours/week)	
Extensive (more than 20 hours/week)	

Communication

Indicate % of each required.

Verbal – in person	20%
Verbal – via telephone/video conference	40%
Written	40%
Hearing – in person	35%
Hearing – via telephone/video conference	65%

FLSA

This is an exempt position.