



JOB DESCRIPTION

JOB TITLE: SVP, Senior Lender	REPORTS TO: President & CEO
COMPANY: Neighborhood Lending Partners, Inc. ("NLP")	CLASSIFICATION: Exempt

JOB SUMMARY: Provides general oversight and management for NLP's lending programs, products and services, and lending staff. Responsible for the implementation and execution of NLP's lending programs and products, including management of all Business Development and Lending Officers. Oversees all planning, marketing, business development and outreach programs, including participation in customer and prospect solicitation, in community activities and with local organizations and Member Banks. Participates with the Senior Credit Officer in the establishment of credit and lending policies and procedures, and in monitoring all loan portfolio activities to ensure that NLP's loan products, programs and services are relevant and meet the needs of NLP's target markets and target populations.

ESSENTIAL FUNCTIONS:

Loan Production and Business Development

- Participates in customer and prospect solicitation to assist the President in developing business and identifies financing opportunities for the company.
- Participates in community outreach activities with local governments and non-profit organizations that service the needs of the low-income residents to promote the company's programs and services.
- Participates and supports the President in the retention and expansion of Bank Members by assisting in bank calls, maintenance of the New Member Handbook, and other Member marketing and business development activities.
- Participates in the development and distribution of marketing letters and literature to customers and prospects on periodic basis to promote company's programs and services.
- Assists marketing personnel in the design, implementation and execution of all social media, including maintenance of NLP's website.

- Manages the company's loan production activities including the review of new loan requests to evaluate feasibility and recommends appropriate loan structure to NLP's Senior Credit Officer. Also responsible for pricing to ensure company profitability.
- Participates in the preparation of Loan Approval Package process, including Credit Approval Documents, Loan Request Analysis, Project Proforma, Source and Uses of Funds, Sensitivity Analysis, Proforma Analysis (as appropriate) and financial spreads on borrowers and guarantors for review by the Senior Credit Officer.
- Manages loan presentations and recommendations to the President and Loan Committee.
- Oversees preparation and negotiation of commitment letters with Lenders, Loan Underwriters and borrowers.
- Manages approved loans through the closing process.

Portfolio Management and Credit Quality

- Participates with the Senior Credit Officer in the development and maintenance of all credit and lending policies and procedures, including all company forms relative to the loan approval and reporting process.
- Manages the workflow of loan requests through the system to be delivered in a timely manner.
- Oversees the preparation of loan approval packages and makes loan presentations and recommendations to the President and Senior Credit Officer and ultimately to the Loan Committee.
- Accountable for overall portfolio quality and risk management by participating with the Senior Credit Officer, loan underwriters and credit analysts in portfolio monitoring and reporting to include geographic risk, borrower risk, product risk and overall portfolio risk, etc.
- Monitors portfolio database to improve reporting efficiency and ensure adequate measurement of NLP's impact in its target markets and to targeted populations.
- Analyzes underwriting criteria for secondary market sales and ensures company's underwriting and formats conform to the criteria.

Product Development

- Assists President in reviewing product offerings consistent with the company's goals and the communities' financing needs to ensure the programs and product offerings remain of high quality and community motivated.
- Develops and monitors underwriting criteria for all product offerings to ensure high credit quality while ensuring NLP is serving its mission.
- Assists President and other staff in identifying funding sources and developing funding proposals consistent with product offerings.

QUALIFICATIONS:

- Bachelor's Degree in Business Administration, Accounting, Finance or equivalent in training or experience.
- 10+ years experience in Commercial Real Estate lending in a commercial bank to include experience with multi-family and single-family construction and permanent lending.
- Experience with affordable housing programs with expertise in local, state and federal housing programs – preferred.
- 3-5 years experience in lending to small businesses.
- Possess excellent sales skills and business development expertise with proven track record in building loan portfolio.
- Experience with secondary marketing finance programs.
- Familiarity with the State of Florida market and awareness of state activities.
- Excellent interpersonal skills.
- Excellent verbal and written communication skills, with a preference for an individual who is bi-lingual.
- Proficiency with MS Excel and Word.
- Must be detail-oriented.