

## **Small Business Loans Officer- Columbus, OH**

### **Position description**

Our client provides commercial fixed-asset financing in the Columbus/Franklin County market. Formed over 16 years ago, the organization has provided over \$3.4 billion in financing, primarily through bond financing. In recent years we added small business loan products with the goal of delivering much needed financing for energy efficiency improvements and the small business fixed asset investments, with a priority on financing minority businesses.

To continue our growth and expanding service offerings, we have created a new loan officer position to focus on the small business loan products. The position is responsible for refining our loan process, conducting business development, and loan underwriting with direction and support provided as needed by internal team members as well as our financial advisory firm and legal counsel.

### **Essential functions**

- Perform marketing and calling activities to acquire repeat and new business for energy efficiency and small business loan products
- Process loan applications and Intake applications and other required documentation
- Review documents and customer financial condition to assess prospective borrower's ability to repay the loan
- Based on favorable underwriting analysis, make recommendations via a credit report to loan committee and board of directors
- Complete or direct completion of all loan documents to close loans
- In collaboration with disbursing agent, compliance officer, and accounting manager, monitor existing loan portfolio to maintain strong portfolio
- In partnership with compliance officer, monitor and maintain and manage client files and reporting requirements
- Assist clients with loan-related questions
- Communicate essential information to clients, internal team, and professional services partners to ensure excellent customer experience and records management
- Manage and report on program performance
- Facilitate the resolution of customer problems
- Participate in community and business functions/groups to ensure a positive image for the organization and to establish referral contacts within the marketplace
- Ensure compliance with all policies, procedures, regulations, and laws
- Perform other duties as assigned

### **Required Education and Skills**

- HS Degree or Diploma with a minimum of 2-3 years lending experience
- Exemplary customer service and presentation skills
- Underwriting experience
- Demonstrated sales skills for developing new business customer relationships
- Strong strategic, analytical, and problem-solving skills

- Motivated and organized self-starter with strong attention to detail and the ability to manage multiple priorities with varied deadlines
- Inquisitive, agile, and strong team player with excellent written, verbal, and interpersonal communication skills
- Above average MS Office skills with ability to learn and proficiently use new software as needed
- Willingness to engage in external activities and or professional associations
- Ability to travel 30-60% for client meetings and events within territory
- Possess a valid driver license
- Satisfactory results on background investigation

### **Preferred Education and Skills**

- Bachelor's degree and at least 5 years' experience compliance experience preferred
- Experience using Salesforce
- Two-to-four years in commercial real estate, banking, or small business environment
- Knowledge of property assessed clean energy (PACE) financing and /or small business loan products, business credit analysis, procedures, and terminology

### **Compensation**

- The position offers competitive compensation that includes base and discretionary bonus in line with experience and performance
- Group health, dental, and vision insurance
- Ohio Public Employee Retirement System
- Paid sick leave and vacation
- Paid holidays
- Flexible working environment

Looking for the opportunity to demonstrate your experience as a successful commercial loan officer while working independently to grow a loan business line from the ground up? Then contact [susanpaigebaker@gmail.com](mailto:susanpaigebaker@gmail.com)