

## **Commercial Lending Position Loan Documentation/Loan Servicing Specialist**

Unique opportunity to expand knowledge, skills, and experience leading with opportunity for advancement within the organization.

The Mid-Willamette Valley Council of Governments (MWVCOG) Small Business Lending Program started in 1983 to assist small businesses with low interest loans for new business ventures or expansion of existing businesses by providing access to commonly used government funding programs, such as U.S. Small Business Administration, (SBA), U.S. Department of Agriculture (USDA), U.S. Economic Development Administration, (EDA), and State of Oregon Business Development Fund (OBDF).

This person will report to the Lending Program Manager and will work directly with existing and potential loan(s), and perform a variety of clerical and administrative duties in support of the Small Business Loan Program.

### **Job Description:**

- Prepare loan documents for closing, such as loan agreements, trust deeds, promissory notes, security assignments, etc. Monitor the flow and execution of documents as required by the particular financing program.
- Execute UCC filings and other legal documentation steps as required for loan security.
- Monitor outstanding loans for compliance with various loan covenants and agreements such as employment generation reports, maintenance of insurance coverage, financial statements, tax payments, etc.
- Monitor loan repayments. Maintain repayment records and notify supervisor of delinquencies. Initiate contact to notify borrowers of delinquency.
- Set up and maintain unit files and record keeping systems. File and retrieve documents as necessary. Track response to inquiries from staff, elected officials, outside agencies and the public. Research and provide information in response to requests.
- Perform preliminary screening of loan applications to ensure necessary documentation is submitted. Initiate credit reports, format financial statements, and prepare loan application write-ups for review.
- Assemble and prepare reports to funding sources for review by supervisor.
- Perform a variety of general office support activities as requested such as: filing, taking and distributing messages, photocopying, etc.
- Maintain cooperative working relationships with other Agency staff, member organizations and the general public.
- Follow all safety rules and procedures for work areas.

### **Desired Attributes:**

- **SBA lending experience is a plus.**
- Minimum 3-5 years of experience in small business lending, working with loan documentation, processing and closing experience, commercial loan clients in the capacity of loan underwriting, loan closing, and portfolio management.
- Comprehensive background of commercial loan process in small business lending for real estate and commercial and industrial lending.
- Experience in financial analysis of business.
- In depth knowledge of commercial lending terms and credit structures.
- Ability to organize and process multiple projects and work independently.
- Excellent verbal and written communication.
- High level of customer service

- Loan software experience

**Compensation\*:**

The salary range for this position is \$4,041-\$5,300 per month, DOQ. Benefits for the position include:

- Medical, Dental and Vision insurance coverage – 100% employer paid for employee coverage (must work a minimum of 20 hours/week; and 32 hours/week for 100% coverage). 15% employee contribution for qualified dependent coverage.
- Life and Long Term Disability Insurance – 100% employer paid.
- Retirement – 401(a) Defined Contribution Plan – Employer Paid (Non-PERS) 10.75%, Employee Contributes 4%
- Vacation Leave – 8 hrs./month accrual for the first two years.
- Sick Leave – 8 hrs./month accrual.
- 12 paid holidays per year + 1 additional floating holiday.
- Deferred compensation plan available.
- Paid parking or equivalent amount for public transportation options.
- Flexible working schedule available.

All candidates are subject to a background check.

***\*Salary and benefits quoted are based on full-time (40 hours/week) status. Salary and some benefits will be pro-rated based on the number of hours scheduled to work.***

**How to Apply:**

Persons interested in applying should submit a cover letter, completed application form and resume to: MWVCOG Loan Specialist Recruitment, 100 High Street SE, Suite 200, Salem, OR 97301 or e-mail to [dvandyke@mwvcog.org](mailto:dvandyke@mwvcog.org). The application form is available to download at [www.mwvcog.org/jobs](http://www.mwvcog.org/jobs), and includes the **Veteran's Preference** form. Mid-Willamette Valley Council of Governments provides qualifying veterans and disabled veterans with employment preference in accordance with Oregon law. To claim veteran's preference, you must submit a Veteran's Preference Form and the required documentation with your application material.

**Position open until filled. First review of applications will be conducted on or after September 1, 2021.**

**Mid-Willamette Valley Council of Governments**

**Background/History**

The Mid-Willamette Valley Council of Governments (MWVCOG) is a voluntary association of local governments (33 cities, three counties, the Confederated Tribes of the Grand Ronde, and seven special districts) governed by a Board of Directors of 20 elected officials from the various jurisdictions. The organization was created to provide planning and coordination for local governments in the region that includes Marion, Polk and Yamhill Counties, and it operates a number of programs for its member governments including transportation planning, land use planning, economic development projects, environmental planning and coordination, grant writing and grant administration services, small business lending, housing rehabilitation loans and other activities that the Board may direct in a given year. MWVCOG is one of the oldest such organizations in the country.