

Position Summary

This position is responsible for the administration, underwriting, and servicing of the Regional Commission's loan programs, including RLF, SBA, EDA, USDA, and other lending initiatives.

The Loan Officer serves as the lead staff person for day-to-day lending operations, ensuring compliance with all applicable policies and regulations while supporting economic development through responsible lending

Key Responsibilities

Loan Production and Program Delivery

- Markets and promotes loan programs to private sector lenders, businesses, and economic development partners.
- Meets with prospective applicants and lenders to determine eligibility, feasibility, and appropriate loan structuring.
- Develops and maintains relationships with banks, borrowers, and community stakeholders.

Underwriting and Credit Analysis

- Performs comprehensive underwriting of loan applications including:
 - Financial analysis
 - Cash flow and repayment ability
 - Collateral adequacy
 - Risk assessment
- Prepares detailed credit memoranda and loan packages for Loan Board consideration.
- Recommends loan terms, structures, and conditions.

Loan Processing and Closing

- Coordinates all aspects of loan processing and approval.
- Prepares and submits applications to SBA, USDA, or other agencies as required.
- Manages loan closings in coordination with attorneys, lenders, and borrowers.
- Ensures all pre-closing conditions, equity injections, and insurance requirements are met.

Loan Servicing and Portfolio Management

- Monitors loan portfolio performance to ensure compliance and credit quality.
- Reviews financial statements, site visits, and borrower performance.
- Maintains loan risk ratings and portfolio reports.
- Ensures proper documentation, file maintenance, and regulatory compliance.

Portfolio Risk Management

- Implements and maintains collection procedures for delinquent loans.
- Works with borrowers to resolve repayment issues.
- Recommends and assists with restructures, workouts, or liquidation actions when necessary.

Board and Reporting Support

- Prepares loan packages, reports, and supporting documentation for Loan Board meetings.
- Assists in preparation of agendas, reports, and presentations.
- Supports required reporting for RLF, SBA, EDA and USDA.
- Assists with audits and compliance reviews.

Program Administration and Coordination

- Assists in implementing lending policies and procedures
- Ensures adherence to:
 - Internal Controls Policy
 - Loan Policy & Operations Manual
 - Federal program requirements
- May provide day-to-day direction, training and oversight to Assistant Loan Officer.

Other Duties

- Performs other duties as assigned.

Required

- Bachelor's degree in finance, business, accounting, or related field.
- Two (2) to five (5) years of experience in commercial lending, banking, or economic development finance.
- Valid Georgia driver's license or ability to obtain one.

Preferred Qualifications

- Experience with SBA 504, SBA 7(a), EDA RLF, or USDA lending programs.
- Experience working with public or nonprofit lending programs.
- Prior experience preparing credit memoranda and presenting to loan committees or boards.

Supervisory Controls

Work is performed under the general direction of the Deputy Executive Director. The employee exercises independent judgement in loan analysis, structuring, and servicing. Work is reviewed through reports, loan outcomes, and overall portfolio performance.

Knowledge, Skills and Abilities Required

- Knowledge of commercial lending, underwriting, and financial analysis.
- Knowledge of SBA, EDA, USDA, or similar government lending programs (preferred).
- Knowledge of accounting and financial management practices.
- Knowledge of loan servicing.
- Skill in preparing reports, credit memos, and loan documentation.
- Strong interpersonal and relationship-building skills.
- Ability to interpret and apply complex regulations and policies.

Work Environment

Primarily office-based, with occasional travel to meetings or training sessions. Regular hours are Monday-Friday, 8:30 am – 5:00 pm.

After the successful completion of the probationary period, employees in this position may be eligible for limited flexible work options based on performance, program needs, and supervisor approval.

Options may include:

- Hybrid/Remote work up to two (2) days per week.
- Flexible work scheduling, such as adjusted start/end times.

These options are not guaranteed and may be modified or discontinued at any time to ensure effective service delivery and program compliance.

Position Details

- Full-Time Part-Time Intern Contractor
 Exempt Non-Exempt

Monday 8:30 am – 5:00 pm	Tuesday 8:30 am – 5:00 pm	Wednesday 8:30 am – 5:00 pm	Thursday 8:30 am – 5:00 pm	Friday 8:30 am – 5:00 pm
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Equal Opportunity/Affirmative Action

The Southern Georgia Regional Commission is an Equal Opportunity/Affirmative Action employer. We provide equal employment opportunities without regard to race, color religion, sex, national origin, age, disability, marital status, veteran status, sexual orientation, genetic information or any other protected characteristic under applicable federal, state or local law.

I, the employee, understand that this document is not to be construed as a contract, either implied or explicit. It is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities. All information contained herein is merely an attempt by the Southern Georgia Regional Commission to explain the essential duties that I am expected to perform. I understand that, at my supervisor's discretion, additional duties and responsibilities may be placed upon me at any time

Employee Signature

Date

Supervisor Signature

Date