



Southern Georgia Regional Commission seeks Loan Officer. SGRC manages multiple government lending programs, including the SBA 504 program, SBA 7a program, and an EDA and USDA Revolving Loan Fund. Responsibilities include marketing and promoting loan programs to private sector lenders and potential borrowers, assist lenders and borrowers with application processes and information gathering, determine eligibility requirements, provide underwriting and credit analysis for loan requests, and present loan requests to SGRC Loan Board for approval. A self-starter with experience in the banking/financial industry and strong communication, fiscal, and analytical skills required. College degree in relevant field required. Full-time position with excellent benefits. Competitive salary dependent on experience and education. DOE/Q. Valid driver's license, MVR, background check and drug test required. Visit www.sgrc.us for job posting and more information. Send resume to SGRC, 1937 Carlton Adams Drive, Valdosta, GA 31601 Attn: Lisa Cribb or lcribb@sgrc.us. Deadline is 4:00 pm 11/5/2021. EOE M/F/V/A 60+

JOB TITLE: Loan Officer

LOAN/3

DEPARTMENT: Loan Program

JOB SUMMARY: This position is responsible for performing administrative and professional duties in support of the provision of commercial lending assistance to area businesses in participation with the private sector under the direction of the Director of Lending.

MAJOR DUTIES:

- o Markets and promotes loan programs to private sector lenders and borrowers; meets with prospective applicants and lenders to determine the eligibility and feasibility of proposed projects.

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- o Provides underwriting for loans; analyzes and reviews financial statements, collateral and trends in sales to establish repayment ability and level of security available; compiles loan proposals and applications for submission to governing agency and Board, presents loan proposals for approval by Loan Board; prepares changes requests in regards to approved loans as needed; manages and attends loan closings.

- o Monitors loans individually and collectively for adherence to policy and credit quality.

- o Implements and maintains a collection follow-up system to identify non-performing accounts and take appropriate action and when necessary process loan foreclosures.

- o Provide staff support to the Loan Program Board as needed

- o Performs other related duties as assigned.

KNOWLEDGE REQUIRED BY THE POSITION:

- o Knowledge of accounting and financial management practices.

- o Knowledge of collections and foreclosure procedures.

- o Knowledge of the commission's mission, policies, and procedures.

- o Knowledge of generally acceptable formats for various reports.

- o Skill in operating a computer and standard office equipment.

- o Skill in preparing and presenting various reports.

- o Skill in public and interpersonal relations.

- o Skill in verbal and written communication.

SUPERVISORY CONTROLS: The Director of Lending assigns work in terms of general instructions. The Director spot-checks completed work for compliance with procedures, accuracy, and the nature and propriety of the final results.

GUIDELINES: Guidelines include the Small Business Administration Standard Operating Procedures Manual, EDA guidelines and Revolving Loan Fund Plan, the SGRC Lending Loan Policy and Operations Manual, the SGRC Lending Internal Controls Policy Manual, and the Rural Development Work Plan. These guidelines require judgment, selection, and interpretation.

COMPLEXITY: The work consists of varied duties as a loan officer. Strict regulations contribute to the complexity of the work.

SCOPE AND EFFECT: The purpose of this position is assisting in the provision of loan services. Successful performance helps to encourage economic development in the region.

PERSONAL CONTACTS: Contacts are typically with co-workers, members of the general public, borrowers and potential borrowers, government officials, bank loan officers, federal agency staff members, and attorneys.

PURPOSE OF CONTACTS: Contacts are typically to give and exchange information, motivate persons, negotiate and settle matters, resolve problems and justify decisions.

PHYSICAL DEMANDS: The work is typically performed while sitting at a desk or table, or while intermittently sitting or standing.

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WORK ENVIRONMENT: The work is typically performed in an office.

SUPERVISORY AND MANAGEMENT RESPONSIBILITY: None.

MINIMUM QUALIFICATIONS:

- o Knowledge and level of competency commonly associated with the completion of a baccalaureate degree in a course of study related to the occupational field.

- o Sufficient experience to understand the basic principles relevant to the major duties of the position, usually associated with the completion of an apprenticeship/internship or having had a similar position for one to two years.

- o Possession of or ability to readily obtain a valid driver's license issued by the State of Georgia for the type of vehicle or equipment operated.