

SECOG/SEDF/DBF announcing a

Loan Officer Job Opening

SECOG/SEDF/DBF has an opening for a loan officer. The job description is included below. The position also offers amazing benefits including being a part of the South Dakota Retirement System.

This is a great opportunity for someone with excellent credit and analytical skills that may not enjoy the sales aspect of being a commercial loan officer. Please forward this announcement to anyone that you think may be a good addition to our team!

South Eastern Council of Governments Job Description

Job Classification

Loan Officer

FLSA Category

Exempt

Hiring Range

\$90,801-136,202 per year plus bonuses and a strong benefit package including the South Dakota Retirement System

Job Summary

Responsible for developing and processing new loans.

Task No.	Description
1.	Analyze potential small business loan markets and develop referral networks in order to locate prospects for loans.
2.	Oversee the completion of SEDF and SBA 504 loans from application through closing.
3.	Responsible for structuring SEDF and SBA 504 small business loans in compliance with rules and regulations established by the agencies funding SEDF and SBA.
4.	Ensure compliance with underwriting guidelines established by the Board of Directors of SEDF and Dakota BUSINESS Finance.
5.	Meet with applicants to obtain information for loan applications and to answer questions about the process.
6.	Ensure that all required documentation is received and documented in the loan file verifying the eligibility of the applicant and the ability of the applicant to repay the proposed debt.
7.	Analyze applicants' financial status, credit, and property evaluations to determine feasibility of approving a loan.
8.	Explain to applicants the different types of loans and credit options that are available, as well as the terms of those services.
9.	Obtain and compile copies of loan applicants' credit histories, corporate financial statements, and other financial information.
10.	Compare liquidity, profitability, and credit histories of establishments being evaluated with those of similar establishments in the same industries and geographic locations.
11.	Complete loan applications, including credit analyses and summaries of loan requests and present to the Board of Directors for approval.
12.	Prepare loan application packages for submission to SBA for SBA 504 projects.
13.	Assist with completing environmental site visits and ensure compliance with environmental and appraisal requirements for new loan requests.
14.	Assist with loan closings as necessary.
15.	Assist in the preparation and review of financial and narrative reports for federal and state agencies, local governments, economic development organizations, lenders, and the general public.

16. Perform other such duties and functions as are incidental to the proper performance of this position.

Minimum Qualifications

Graduation from a college or university with a bachelor's degree in business, finance, or accounting, or related field and 3+ years of experience in commercial lending; or any such combination of education, experience, and training as may be acceptable to the hiring authority. An MBA is preferred.

Possession of a valid driver's license is required.

Preemployment Screenings

Preemployment screenings include, but are not limited to, the following: references check, education verification, Federal background check, sex offender list, and driving record.

Knowledge, Skills, and Abilities

Highly developed small business analytical and underwriting expertise.

Relationship management skills for key commercial, small business and personal relationships.

Strong community leadership experience.

Demonstrated sales and referral skills.

Working knowledge of computer applications.

Ability to effectively communicate and work with the other employees, borrowers and the general public.

Ability to maintain confidentiality and to work in a stressful and fast paced environment.

Ability to effectively time manage multiple projects and tasks while meeting critical deadlines.

Must have mobility and ability to perform job duties at various locations throughout the organization's region on a regular basis.

Submittal:

E-mail resume, cover letter, salary history (verified), and professional references in confidence to:

Lynne Keller Forbes, Executive Director
lynne@secog.org

Review of resumes will begin immediately
