



Southern Georgia Regional Commission seeks a Director of Lending. SGRC manages multiple government lending programs, including the SBA 504 program, SBA 7a program, and an EDA and USDA Revolving Loan Fund. Responsibilities include the overall management and administration of the loan portfolio, monitoring of loans individually and collectively for adherence to policy and credit quality, directing the work of department personnel, marketing and promoting loan programs to private sector lenders and potential borrowers, provide underwriting for loan requests. 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 Description:

JOB TITLE: Director of Lending

LOAN/1

DEPARTMENT: Loan Program

JOB SUMMARY: This position is responsible for the implementation of all credit policies and operations of the Regional Commission's loan program in the provision of commercial lending assistance to area businesses in participation with the private sector.

MAJOR DUTIES:

- Responsible for the overall management and administration of the RC's loan portfolio, monitoring of loans individually and collectively for adherence to policy and credit quality.

- Directs the work of the Lending Department personnel, including making work assignments, providing consultation on loan proposals, and reviewing loan documentation; provides lending staff with adequate training to ensure familiarity with the principles of sound credit, proper documentation and current legal and regulatory requirements

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- 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.
- 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; prepares changes requests in regards to approved loans as needed; manages and attends loan closings.
- o Provides staff support to the Loan Program Board serving as Secretary of both the SGADC and the SGARDA non-profit organizations; takes minutes, prepares agendas, recommends changes in by-laws, and prepares amendments as needed.
- o Implements and reviews credit and collection policies with regard to making sound credit decisions.
- o Prepares Loan Program Annual Report for SGRC Council detailing what loans were made, who the participating banks were, in what county the projects were completed, what the total project costs were and the program income, how many jobs were created, and any personnel changes.
- o Works with Comptroller in the completion of semi-annual and annual reports required by EDA, Rural Development, and the SBA; assists with annual audit of the Loan Program.
- o Performs other related duties as assigned.

KNOWLEDGE REQUIRED BY THE POSITION:

- o Knowledge of accounting and financial management practices.
- o Knowledge of the commission's mission, policies, and procedures.

- o Knowledge of management and supervisory principles and practices.

- o Knowledge of real estate loan procedures and requirements.

- o Knowledge of generally acceptable formats for various reports.

- o Skill in management and supervision.

- 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 Executive Director assigns work in terms of department goals and objectives. The work is reviewed through conferences, reports, and observation of department activities.

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. This position develops departmental guidelines.

COMPLEXITY: The work consists of varied duties in management, administration, and policy development. The variety and number of projects contribute to the complexity of the work.

SCOPE AND EFFECT: The purpose of this position is to direct the operations of the commission's commercial loan program. 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, attorneys and members of the press.

PURPOSE OF CONTACTS: Contacts are typically to give and exchange information, motivate personnel, 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.

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

SUPERVISORY AND MANAGEMENT RESPONSIBILITY: This position has direct supervision over, Loan Officer (1), and Loan Program Assistant (1) (Optional).

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 Experience sufficient to thoroughly understand the diverse objectives and functions of the subunits in the division/department in order to direct and coordinate work within the division/department, usually interpreted to require three to five years of related experience.

- 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.