



Horizon Community Bank

Job Title: Government Guaranteed Lender

Reports to: Government Guaranteed Lending Manager

Summary:

The Government Guaranteed Lender reports directly to the Government Guaranteed Lending Manager. This individual is responsible for business development, packaging, underwriting, pricing and structuring of a portfolio of SBA and USDA loans. This includes objectives related to loan production, portfolio growth, profitability, credit quality, portfolio administration, management, collection, liquidation and litigation associated with an SBA and USDA loan portfolio with the ultimate objective being the preservation of the loan guarantees. This person participates in the sales of the government guaranteed portion of our loans into the secondary market while securing market competitive premiums for gains on sale. Responsible for adherence with commercial loan policies and procedures while ensuring compliance with SBA and USDA Standard Operating Procedures in accordance with Executive Management's expectations and Board directives. Capable of resolving issues arising from operations and requiring coordination with other departments. This individual will manage a portfolio directly and is responsible for soliciting, building and maintaining loan and deposit relationships while cross selling the full scope of bank products and services. This position requires the application of well-defined credit/analytical skill sets developed through formal education and experience through the interview, underwriting and loan structuring processes. Exercises sound credit judgment in approving loans within established guidelines or recommending loans for approval by loan committee that meet bank objectives and are compliant with credit policies and regulatory guidelines and laws.

Duties:

- Engage in business development calls on prospects and clients to establish, maintain and further develop relationships. Develops a network of centers of influence to facilitate loan, deposit and cash management production.
- Assist in training, coaching, and mentoring a staff of qualified, experienced administrative support staff.
- Develops and maintains commercial banking relationships through community involvement and building and maintaining business

networking. Effectively prospect for clients and consultatively delivers creative financial solutions to meet their needs.

- Applies credit/analytical skills toward the effective underwriting of credit risk and engages in development of loan structure, terms, pricing and documentation toward the approval and closing of loans that achieve the objectives of the bank.
- Effectively manages and administers a loan portfolio by monitoring ongoing financial reporting, covenant and borrowing base compliance; manages delinquency; effective modification renewals and extensions of credits; and appropriate ongoing risk ratings.
- Maintains knowledge of bank products and services and collaborates with internal and external business partners of the bank so as to consultatively provide for the full scope of the client's financial needs resulting in a deep and diverse client relationship that maximizes the profitability of the bank.
- Maintain ongoing knowledge of the local, regional and national economic conditions as well as all industry sectors with which the bank engages so as to remain cognizant of the external forces and market trends impacting the overall asset quality of the loan portfolio.
- Ensure all collateral interests taken to secure the lending exposure of the bank are legally perfected and appropriately valued, monitored and insured.
- Comply with all bank policies and procedures as well as related Federal, State and industry laws and regulations pertaining to the bank's lending and banking activities.

Knowledge, Skills, and Education Requirements:

Basic Qualifications

- Preferred Bachelor's degree in Finance, Business, Accounting or Statistics with a strong basis in financial accounting or equivalent knowledge gained through direct experience.
- Minimum 3 to 5 years of experience as a government guaranteed lender with demonstrated management skills and experience. Well-developed credit analytical skills supported by formal credit and cash flow training.
- Intimately familiar with SBA and USDA Standard Operating Procedures.
- Well developed skills in the use of proprietary or non-proprietary analytical software supported by expert level skills in the use of Microsoft Excel.
- Effective negotiations skills.

Preferred Skills and Experience

- Direct experience with Buker's Tax Analysis and FSA analytical software (or similar financial analytic software).
- Good knowledge of economics and finance.
- Basic knowledge of risk analysis.
- Effective technical report writing skills.
- Effective verbal and written communication skills.

- Willingness to work in and appreciation for the personalized and more intimate independent community bank environment.

Physical Requirements:

Physical requirements include accurate keyboarding skills, manual dexterity sufficient to manipulate files and other documents, and vision sufficient to work extensively with computer display, handwritten and printed data.