



Horizon Community Bank

Job Title: SBA Loan Underwriter

Reports to: Government Guaranteed Lending Manager

Grade: TBD

Summary:

The primary role will be to assist with the credit analysis and underwriting function of government guaranteed loans. This position reports directly to the SVP/SBA Department Manager and requires minimal supervision.

Duties:

- Collect, analyze and evaluate financial and related data to determine credit worthiness of loan prospects, merit of the request and SBA/USDA eligibility.
- Ability to interpret financial statements, tax returns and projections. Perform analysis of cash flow, global cash flow, financial capacity and collateral requirements.
- Prepare high-quality, detailed credit approval documents that contain an in-depth analysis and an understanding and identification of credit issues and risks.
- Prepare and decision loan requests within established time-lines in accordance with the Bank's Loan Policy and procedures.
- Consult with SVP/SBA Department Manager to recommend proper loan structuring that limits risk to the Bank.
- Order and review third-party reports, appraisals and valuations (real estate, equipment, business, etc.), environmental reports, IRS Transcripts, and CAIVRS as required.
- Prepare high quality annual term loan reviews.
- Work closely with Management to support efforts to meet lending goals and objectives.
- Maintain a satisfactory level of customer service to all (internal and external customers) and maintain satisfactory level of communication with all partners.
- Adhere to all compliance requirements established by Bank, including timely completion of online compliance training modules.
- Assist all partners (closing, portfolio, operations) in the closing and booking of government guaranteed loans.
- Assist in all projects assigned that help improve and streamline the credit delivery process.

Knowledge, Skills, and Education Requirements:

- College degree in accounting, economics or finance preferred.
- Minimum 3-5 years SBA loan underwriting or commercial loan underwriting experience.
- Must possess strong credit and organizational skills, be able to meet deadlines, work well in pressure situations and possess advanced communication skills – listening, written and verbal.
- Working knowledge of SBA and USDA B&I policies, procedures and regulations.
- Organized, detail oriented and has the ability to complete multiple tasks effectively and in a timely manner.
- Ability to prioritize work and perform under limited supervision.
- Working knowledge of Windows, Microsoft Word, Excel and Outlook.
- Experience with FIS and SBA software platforms helpful.
- Ability to work well with co-workers at all levels of the organization.
- Commercial lending experience and working in a community bank environment a plus.

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.

Location(s):

- Goodyear or Lake Havasu City, AZ.
- Consider Remote working for qualified candidate.