



POSITION DESCRIPTION

Office: Development Finance Authority of Summit County

Classification: Community Lending Officer 2

Immediate Supervisor (Title): Managing Director, Western Reserve Community Fund

Positions Supervised (Title): None

Pay Table: DF

FLSA Status:

Hourly ☐ Salary ☒

Non-Exempt ☐ Exempt ☒

Bargaining ☐ Non-bargaining ☒

Classified ☐ Unclassified ☒

Date Revised: 09/2022

Full-time ☒ Part-time ☐ Seasonal ☐

Critical features of this job are described below. They may be subject to change at any time due to reasonable accommodation, compliance mandates, and/or operation management decisions.

Job Responsibilities

Under general direction

- Assist in administering loans made through various programs through the Western Reserve Community Fund (WRCF).
- Performs lending functions, including origination and underwriting loans.
- Delivers timely and accurate completion of write ups, loan recommendations and structuring, analysis of business and personal financial statements, and identification of transaction strengths and weaknesses based on Loan Policy guidelines
- Assists and supports in credit structuring and facilitating when demonstrating sound risk management
- Develops and maintains existing relationships with borrowers within the WRCF's target markets
- Assist with portfolio delinquency management
- Work with borrowers throughout the application, underwriting, and loan closing process
- Ongoing program management
- Engage with WRCF staff in business development, education, and marketing
- Identify potential clients and increase WRCF loan activity
- Works with loan analyst to proactively manage the loan portfolio to ensure timely identification and resolution of issues, accurate assessment, and assignment of loan risks
- Coordinates and completes annual reviews, loan renewals, quarterly portfolio reviews, property inspections, review of covenant compliance, and asset quality reports on a timely basis.



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- Works in consultation with the loan analyst to monitors portfolio for adherence to approved loan requirements and manage post dues, portfolio follow up, credit files, etc.
- Coordinates and completes annual reviews, loan renewals, quarterly portfolio reviews, property inspections, review of covenant compliance, and asset quality reports on a timely basis.
- Monitors portfolio for adherence to approved loan requirements and manage post dues, portfolio follow up, credit files, etc.
- Work directly with Managing Director to increase and manage WRCF's loan pipeline
- One on one coaching, technical assistance, and group education efforts
- Responds to inquiries
- Presents self in a professional, ethical, and culturally sensitive manner to coworkers, partners, and the public
- Demonstrates regular and predictable attendance
- Performs other duties as requested, directed, and/or assigned

Qualifications or Equivalent Combinations for Training and/or Experience

- Completion of bachelor's degree from an accredited college or university; preferred area of focus in accounting, finance, or business administration
- Three (3) plus years' relevant experience or equivalent combination of training, education, and experience that would provide the required knowledge and abilities to preform the duties of the position
- Knowledge of finance and small business is preferred
- Experience with consumer lending or financial management industry in finance or business administration or closely related discipline
- Minimum three years loan origination and community lending experience is strongly preferred

Knowledge, Skills, and Abilities

- Experience working with real estate, affordable housing, or other financing tools.
- Knowledge of nonprofit lending, community-based financial counseling, and foreclosure prevention principles
- Demonstrated exceptional customer service skills
- Ability to quickly build a rapport with clients and partners of diverse backgrounds and knowledge levels
- Compute debt to income ratios manually and via origination system
- Collect and review documentation to verify accuracy
- Excellent verbal, written communication, and presentation skills
- Strong organizational and multi-tasking abilities



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- Manage multiple responsibilities including trouble shooting and resolving problems
- Strong knowledge of Microsoft Office products, specifically proficient in Excel
- Exposure to lending software
- Self motivated, demonstrate initiative, maintain confidentiality, and adhere to high ethical standards as well as poses a strong entrepreneurial mindset
- Must share the mission of WRCF and DFA and have a strong desire to provide access to affordable loan products to underserved businesses and individuals in the WRCF region.

Other Requirements

- Possession of a valid driver's license
- Must maintain all required licenses, training, and certification, plus any security clearances.
- Meet and maintain eligibility requirements for bonding.

Working Conditions

- Job is physically comfortable, requires sitting, walking, standing, bending, keying, talking, hearing, seeing, and repetitive motions
- Work is performed in an office setting and employee will be exposed to normal hazards associated with an office environment
- Employee may be required to travel and access various assigned work sties, other offices, and agencies
- Must regularly lift up to 10 pounds and occasionally lift and/or move up to 25 pounds

Employee Name (Printed)



POSITION DESCRIPTION

OFFICE: Development Finance Authority of Summit County

CLASSIFICATION: Vice President, Development Finance Authority

CODE: 26504

Approved:

Julie Wesel
Chair, Development Finance Authority of Summit County Board of Directors

Date

Approved:

Christopher Burnham
President

Date