



<b>Position:</b>	Community Development Commercial Lending Officer
<b>Status:</b>	Full-time, eligible for benefits
<b>Salary Range:</b>	\$60,000-\$65,000
<b>Location:</b>	Greenville

**Organization Description:** CommunityWorks is a non-profit certified Community Development Financial Institution (CDFI) and an SBA micro lender committed to building financial equity by providing resources that support small business growth, entrepreneurship, affordable housing and homeownership. Collectively, our programs, expertise and partnerships help build stronger and more just communities.

For over 14 years, CW has created opportunities for people, communities, and entrepreneurs in the Upstate community and throughout South Carolina, with a focus on people and communities of color. Our programs focus on equitable access to financial coaching, connections with one-on-one business coaching, access to loans to build small business, develop affordable housing, and building credit and assets. Since its inception, CW served over 7,352 clients and has generated over \$382 million in local economic impact.

Diversity, justice, and inclusion are key values within CommunityWorks. We are committed to building and sustaining an inclusive, equitable working environment for our staff. We believe every member of our team enriches our diversity by exposing us to a broad range of ways to understand and engage with the world, identify challenges, and discover, design, and deliver solutions.

### **Position Summary:**

Under the direction of the Director of Lending, the Commercial Loan Officer is responsible for developing new business, underwriting, structuring, and closing of commercial loans, as well as maintaining and servicing a commercial loan portfolio. Performs with a high degree of ethical standards. Frequent interaction with other lending staff, accounting, legal and other support personnel in the delivery of an excellent client experience, while minimizing CW risk exposure.

An ideal candidate will have the required skills and knowledge and will enjoy building relationships and engaging with people from widely varied backgrounds; is passionate about social justice, whole community health, and thriving, financially stable businesses; affordable housing and is able to work efficiently and enthusiastically on their own and in a collaborative team setting.

### **ESSENTIAL DUTIES AND RESPONSIBILITIES:**

- Engage in and build relationships in the local community to create or expand a presence for CW. Develop and nurture relationships with nonprofit borrowers and potential borrowers, community leaders, funders, developers, and nonprofit entity leaders associated with development projects planned or underway within the community. Promote the potential strategies for utilizing CW financing to achieve community development objectives.



- Develop a lending pipeline as a priority by identifying projects which would meet the lending criteria of CW. Also, identify potential projects for LIHTC, NMTC programs or other specialized lending programs in which CW participates.
- Serves as an advisor to prepare the potential borrower for the borrowing process.
- Obtain, underwrite, and analyze loan applications for commercial loans to support community/economic development projects based on criteria established for each program and loan policies within each program. Perform due diligence, site inspections, appraisal review, financial statement and pro-forma credit analysis, and credit evaluations of potential borrowers. Prepare credit memos and supporting documentation and present loans for review or approval to the Director of Lending and/or Chief Executive Officer; or Lending Committee
- Draft and coordinate with the CW Portfolio Manager and Director of Lending to issue commitment letters and facilitate loan closings and monitor loan advances and disbursements.
- Monitor borrower relationships for borrower needs or difficulties. Make recommendations to increase, extend, modify and restructure loans as needed. Mitigate loan portfolio risk through coordination of post-closing technical assistance, extensions, restructurings, and work-outs.
- Assist in the preparation of monthly Lending Committee material by contributing to reporting. Participate in periodic portfolio evaluations including presentation of recommendations for risk ratings. Assist in the preparation of periodic written reports regarding the status of loan request and applications.
- Participate in workshop, marketing and promotional activities and materials development for CW. Make workshop presentations and participate in forums that inform the public and special audiences about the opportunities for borrowers offered by the CW
- Should live in South Carolina

#### **KNOWLEDGE/SKILLS/ABILITIES:**

- A minimum of 5 years of experience in the commercial/community development/real estate lending, public finance and/or multifamily development fields is required. Multiple sector experience is preferred.
- BS degree in Finance, Business or equivalent combination of education and experience.
- Demonstrated ability to source, evaluate and underwrite commercial lending projects, preferably in the community/economic development field.
- Knowledge of and experience in community development financial analysis; other underwriting experience is preferred.
- Ability and experience in delivering services consultatively to diverse constituencies required.
- Experience working in low-income communities.
- Outstanding communication skills, both spoken and written.
- Maturity, initiative, and flexibility required.
- Ability to work independently and coordinate with others located across the state.
- IT skills and the ability to quickly adapt to software.
- Analytical / quantitative analysis skills.
- Qualitative analysis and creative thinking skills.
- Organizational skills.
- Self-motivation skills.



- Research skills.
- Ability to meet deadlines and cope with pressure.
- Flexibility, creativity, and patience, with imagination, enthusiasm, and a sense of humor.
- Demonstrated commitment to CommunityWorks mission

If interested, please e-mail your cover letter and resume to [careers@cwcarolina.org](mailto:careers@cwcarolina.org).