

May 17, 2021

### **Loan Officer**

HCDC, Inc. seeks a full time Loan Officer, who markets and sells the Lending Programs administered by HCDC, including the U.S. Small Business Administration (SBA) 504 Program, the State of Ohio 166 Loan Program and the SBA Intermediary Loan Pilot Program to businesses, third party lenders, and other referral sources. Loan Officers are responsible for creating, developing, and managing lending relationships that help to grow the overall mission of HCDC. HCDC, Inc. has a lending territory that spans the entire State of Ohio and the Commonwealth of Kentucky, plus a portion of Southeast Indiana.

Candidate must be detail-oriented, with strong oral and written communication skills, able to multi task, and thrive in a deadline-oriented workplace while working with a team of seasoned lending professionals. Computer skills involving appropriate software products and services are preferred. Experience 3+ years in commercial lending (SBA preferred) and business development. Bachelor's degree in Finance, Accounting, or an appropriate Business related field is required. Subject to FBI Background Check. Compensation is a combination of a Base Salary plus an uncapped incentive compensation program. HCDC, Inc. offers a comprehensive benefits package.

#### **ABOUT HCDC:**

HCDC, Inc. is a private not-for-profit economic development organization with a public purpose to promote and facilitate economic growth in the marketplaces we serve. HCDC accomplishes this through three award-winning programs:

Business Loans – HCDC delivers US. Small Business Administration 504, State of Ohio 166 and US Small Business Administration Intermediary Loan Program loans to help businesses own their own buildings or machinery

Economic Development Services – HCDC helps retain, expand, and attract businesses to Hamilton County, Ohio through grants, financing, and development incentives.

Entrepreneurial Business Incubation – HCDC's top-rated Business Center helps entrepreneurs launch successful innovative businesses through business coaching, connections, and flexible work environments.

To learn more about HCDC and this position, please feel free to visit our website at [www.hcdc.com/career-opportunities](http://www.hcdc.com/career-opportunities).

Please respond with resume to: [resumes@hcdc.com](mailto:resumes@hcdc.com)

Equal Opportunity Employer

# HCDC, Inc.

## - Job Description -

**Job Title:** Loan Officer

**Department:** Lending

**Reports To:** SVP - Lending

**Date:** May, 2021

**FLSA Status:** Exempt

**Purpose:** Market and sell the SBA 504 Loan program and other Loan programs to businesses in Ohio, Kentucky, and Southeast Indiana.

### **Essential Job Responsibilities:**

1. Understand all aspects of loan programs offered by HCDC, Inc. including the SBA 504, State of Ohio 166, and SBA Intermediary Loan Program and be an expert regarding the SBA 504 Loan Program's eligibility, processing, closing, and requirements.
2. Identify and market loan programs to potential borrowers, lending partners, and other referral sources.
3. Conduct on-going business development activities, including participation in various community events and organizations as a representative of HCDC
4. Conduct group and individual training for third party lenders and other referral sources
5. Host marketing and educational events for lenders and other referral sources to encourage business partnerships
6. Meet with business owners and lending partners to determine borrowing needs, and as appropriate, initiation of an SBA 504 loan.
7. Properly structure and ensure new loan requests are eligible and in compliance with SBA program policies, including the SBA Standard Operating Procedure (SOP)
8. Facilitate the collection of all required financial and general business information so as to assist in the preparation of the underwriting process
9. Accurately portray / describe the project to the loan underwriting team
10. Effectively manage multiple loan projects from start to credit underwriting and maintain timely and effective communication with customers, lending partners, SBA, and internal teammates.
11. Continue engagement with existing prospects, applicants, customers, third party lenders and other referral sources to nurture relationships for HCDC's benefit.
12. Provide a high level of service to all clients, lending partners, and other referral sources, consistently exceeding expectations.
13. Other duties as assigned and required.

### **Supervision:**

**Received:** General

**Given:** None