**Rural Community Assistance Corporation **

3120 Freeboard Dr., Ste. 201

West Sacramento, CA 95691

**PHONE (916) 447-2854●FAX (916) 447-2878**

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| **JOB DESCRIPTION** | | | |
| Job Title: | Senior Loan Officer | Salary Grade: | 13 |
| Status: | Exempt | Supervisor: | Loan Production and Credit Manager |
| Unit: | Lending | Department: | Loan Fund |

*Founded in 1978, RCAC is a 501(c)(3) nonprofit that operates in 13 western states and Pacific Islands. RCAC serves Indigenous and rural communities through training, technical and financial resources and advocacy so low-income rural communities can achieve their goals and visions. Throughout RCAC’s history, our dedicated staff and active Board have supported positive change in rural communities across the West. Our work reflects our core values of leadership, collaboration, commitment, quality and integrity.*

**Department:**

RCAC’s Loan Fund provides financial resources to rural communities and organizations across RCAC’s service area. The department provides assistance to potential borrowers to structure their requests for funding to meet RCAC loan fund requirements.

**General Purpose:**

Under general supervision of the Loan Production and Credit Manager, this role works with both Loan Officers and Technical Assistance (TA) providers to support community development projects. Develops a borrower base and maintains relationships with borrowers over the life of their loans. Originates and underwrites loans; services and manages a loan portfolio.

*Specific job goals, objectives and tasks are established for each employee as part of the annual evaluation and work plan process. The statements are intended to describe the general nature and level of work being performed by people assigned to this job. They are not intended to be an exhaustive list of all qualifications, responsibilities, duties, and skills required.*

**Job Duties and Responsibilities:**

* Supports clients through all stages of the pipeline and lending process, assisting with applications, conducting financial analysis, underwriting loans, and preparing documentation for loan approval.
* Ensures efficiency and accuracy in the loan application process through loan documentation preparation and loan closing.
* Ensures the maintenance of a high-quality individual loan portfolio and supports overall collection and recovery management efforts.
* Monitors existing loan portfolio to ensure early identification of potential problems.
* Services current client accounts.
* Works with prospective nonprofit, Tribal, and public-sector loan applicants; assists with analyzing needs and the structure of loan requests.
* Works with small business loan applicants; analyzes and determines applicable loan products to meet the applicant’s business needs.
* Analyzes historical and projected cash flow and assesses business viability through interviews with business owners and review of loan application, tax returns, income statements, bank statements, references, and other relevant data necessary.
* Analyzes and reviews other credit decision factors, including assessment of loan use, income and employment verification, review of credit reports, and analysis of borrowers’ collateral and assets.
* Efficiently processes complete application packages, including screening packages against product guidelines and required documents, entering and processing loans in system, gathering all required documents, and closing out applications (approvals or declines) within target timeframe.
* Evaluates documents to ensure accuracy and completeness to comply with RCAC's guidelines, standards, and program requirements and terms.
* Structures loan rate and terms.
* Prepares construction draws.
* Negotiates loan terms and requirements with borrowers within RCAC guidelines.
* Works with the Loan Production and Credit Manager to finalize proposed terms and the credit memo.
* Makes decisive loan recommendations, making a compelling case for loan decisions; presents proposed loans for staff credit review as well as RCAC Loan Committee for approval.
* Maintains pipeline report for accuracy on status of current and closed files.
* Conducts periodic analysis of borrower financial statements and reports.
* Designs and delivers individual or group presentations at conferences and workshops.
* Markets and represents RCAC and the loan fund to existing and potential clients.
* Maintains working relationships with federal, state, and other agencies and firms that are partners in providing resources for rural areas.
* Maintains professional and technical knowledge by attending educational workshops, reviewing professional publications, establishing personal networks, and participating in professional societies.
* Maintains records and documents so they are accessible and available for business; follows a storage and disposition files management plan.
* May assist the servicing team as needed.
* Performs other related duties as assigned.

**Supervision Exercised:**

* May provide group direction, training, and mentorship within leading team.
* No supervisory responsibilities.

**Minimum Qualifications and Necessary Requirements:**

* **EQUIVALENT**combination of education and experience can meet minimum qualifications*.*
* **EDUCATION:** High School Diploma or GED.
* **LICENSE/CERTIFICATION:** Valid driver’s license and proof of insurance that meets the minimum requirements ($100,000/$300,000) of RCAC corporate liability policy.
* **EXPERIENCE:** Five years of commercial lending experience in preparing and negotiating complex, multi-layered transactions, balancing borrower needs with sound underwriting judgment and risk mitigation. Experience in affordable housing, community facilities, environmental infrastructure, or business lending. Proficient computer skills with Microsoft Office programs. Detailed analytical skills with database management and spreadsheet knowledge required.
* Must pass a background investigation.

**Knowledge, Skills, and Abilities:**

* Knowledge of financial needs for rural and economic development projects.
* Knowledge of underwriting loans for community development projects.
* Knowledge of commercial lending.
* Knowledge of government programs and regulations related to various community development lending programs.
* Skill in operating business computers and office machines, including in a Windows environment, specifically Word, Excel, Access, and presentation software (such as PowerPoint).
* Strong business development, communication, and critical thinking skills.
* Organizing and coordinating skills.
* Customer service skills.
* Ability to prepare and present loan documentation.
* Ability to work in a fast-paced environment.
* Ability to create, compose, and edit written materials.
* Ability to make administrative/procedural decisions and judgments.
* Ability to gather data, compile information, and prepare reports.
* Ability to carry out instructions furnished in verbal or written format.
* Ability to establish and maintain professional relationships with individuals of varying social and cultural backgrounds and with co-workers at all levels.
* Ability to maintain confidentiality.
* Ability to meet strict timelines.

**Preferred Requirements:**

* Bachelor’s degree.
* Previous experience working with nonprofits, local, and Tribal governments.
* Commitment to rural communities and disadvantaged groups.

**Physical Demands:**

While performing the duties of this job, the employee is regularly required to sit and stand; use hands to finger, handle, or feel; reach with hands and arms; and talk or hear. The employee frequently is required to walk. The employee occasionally is required to stand; and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 25 pounds. Specific vision requirements include close vision, distance vision, color vision, and depth perception.

**Working Conditions:**

Work is typically performed in an office with a moderate noise level. Evening and/or weekend work may be required. Position may be located anywhere in the western states service area of RCAC. West Sacramento (RCAC headquarters) is the preferred location. Position requires travel 20% of time.

**Employee’s Certification:**

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties, and skills required of personnel so classified. I understand that this job description is subject to change by RCAC as the needs and requirements of the position change.

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Employee’s Signature Date

*RCAC is an equal opportunity employer and considers all employees and job applicants without regard to race, religion, color, gender, sex, age, national origin, disability, veteran status, sexual orientation, gender identity or marital status, or any other status protected by law. RCAC strives to reflect the diverse constituencies that the organization serves.*