

**Lane Council of Governments  
Job Classification**

<b>Job Title:</b>	<b>Senior Loan Officer</b>	<b>FLSA Status:</b>	<b>Exempt</b>
<b>Division:</b>	<b>Local Government Services</b>	<b>Range:</b>	<b>25</b>
<b>Reports To:</b>	<b>Program Manager</b>	<b>Last Revised:</b>	<b>August 2000</b>

**General Statement of Duties**

Performs professional economic development activities within the areas of business development finance, economic development promotion, and program coordination.

**Supervision Received**

Reports to the Program Manager, who assigns and reviews work. Work is performed under applicable policies, guidelines, and managerial direction. Work performance is evaluated through periodic conferences and reports, and through the adequacy and timeliness of records, reports and services provided.

**Supervision Exercised**

May provide guidance, assistance, and training to assistant and associate loan officers.

**Resource Responsibility**

Moderate monetary responsibility. Includes final decisions or recommendations regarding correct use of resources with only general checks for reasonableness of actions. Decisions made within policy guidelines.

**Essential Job Functions**

Generates considerable revenue by booking new small business loans.

Provides professional loan packaging assistance and related financial counseling to small businesses in Lane County; technical assistance to local governments with small business finance programs; loan portfolio administration work; and related economic and community development projects.

Counsels small businesses and structures complex financial packages using public loan programs.

Conducts financial and business analyses of loan applications and makes presentations to credit or loan committees.

Provide technical assistance and training to local governments with loan programs.

Develops productive working relationships with private lenders.

Markets loan programs using a variety of means including personal contact and public presentations.

Closes loans as needed, including completion of all documentation

Services loans as needed including collections and liquidations.

Assists with economic development projects.

### **Other Job Functions**

Conducts special projects as directed by supervisor and performs other related duties as assigned.

### **Working Conditions**

The work is performed primarily indoors requiring hand/eye coordination in the operation of computers and related equipment.

### **Knowledge, Skills, and Abilities**

Knowledge of business finance, commercial lending practices, and credit analysis required. Familiarity with public development programs strongly desired.

Ability to analyze complex business records to interpret and evaluate business plans and related financial documents.

Considerable knowledge of loan underwriting.

Considerable knowledge of government loan programs.

Ability to use sales and marketing skills with both end users and referral sources in order to generate a high volume of new small business loan requests.

Ability to handle sensitive financial information with a high degree of discretion and confidentiality.

Excellent accuracy and attention to detail.

Ability to operate a PC, specifically word processing and spreadsheet software.

Ability to communicate effectively both orally and in writing with customers, business managers, bank representatives, local government officials, and state and federal officials.

Ability to work effectively with entrepreneurs, public sector development agencies, private lenders and local government leaders.

Ability to work independently and handle multiple projects and a high volume of work.

Public speaking skills

### **Education and Experience**

Requires a Bachelor's degree in accounting, finance, business, or related field, plus five years of experience in commercial lending; or an equivalent combination of education and experience that provides the candidate with the knowledge, skills, and ability required to perform the job.

### **Licenses, Certificates, and Other Requirements**

Requires valid driver's license or the ability to obtain reliable transportation to visit project sites throughout Lane County.