

Job Title	Business Loan Underwriter
Short Description	Responsible for underwriting Business and SBA Loans.
Full Description	<p>Determining need and perform due diligence on existing and potential business members. Review all aspects of the business, such as character, management ability, and education background of leaders, pull credit reports (business & personal), Tax Assess Value Reports, Sunbiz verifications, financial information, feasibility, capital, and total understanding of financial statements.</p> <p>Perform complete credit analysis to prepare Credit Approval Memo/CAM.</p> <p>Analyze and structure loans to meet the needs of the business member while adhering to NCUA regulations and SBA SOP, and the guidelines of the credit union's credit policy.</p> <p>Determine terms, amounts, type, payment, renewal, etc.</p> <p>Perform annual reviews, keeping management informed as to problems and potential problems in the portfolio. Update Risk Rating Report after each annual review is completed.</p> <p>Maintain the monthly Watch Report which also entails adding or deleting borrowers from the report.</p> <p>Identify potential cross-sell opportunities and appropriate services to fulfill the needs of the individuals associated with business members, and inform the CRMs of the potential product or loan for submission to the business member/borrower.</p> <p>Review all 3rd party vendor reports, prepare letter of determination/review for credit file. Update/revise CAM if needed to comply with credit policy and SBA SOP (LTV's and LTC's).</p> <p>Loan Authority to \$50,000; Will act as Loan Officer responsible for the implementation and overseeing of the Business Loans Under \$50,000 Program.</p> <p>Back up and support Business Lending Team/Operations, servicing business loans, portfolio management, payment posting, late payment/watch list, order third party vendor reports.</p> <p>Prepare documents, CAMs, charts/graphs for Loan Committee meeting.</p> <p>Meet with Auditors and Examiners to discuss credit fil</p>
Education	High School Diploma or equivalent required.
Additional Comments	3-5 years similar or related experience. 3-5 years SBA credit analysis experience.
Credit Union	Achieva Credit Union
State	Florida

Contact Name	Rose Ruiz
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Expiration Date	03/31/2021