



Position: Loan Officer
Status: Full-time, Part-time, Contract
Category: Salary-Non Exempt, Incentive Eligible
Hours: Monday-Thursday, 8-5 pm, as needed to complete projects

Nature of Work

The Loan Officer shall perform professional work in business finance activities, related to loan applications and servicing existing loans. Work also involves a significant amount of contact and coordination with private businesses, entrepreneurs, lenders, and other professionals as well as public bodies and agencies.

Responsibilities:

- Meet with prospective borrowers to best ascertain their financial needs and provide technical advice and direction.
- Collect necessary information, forms, and documents in order to determine the potential viability of a loan application.
- Present current and relevant documents, information, and a credit write-up to the Loan Review Committee for their consideration and recommendation.
- Package Small Business Administration (SBA) 504 and revolving loan fund (RLF) loans in accordance with applicable regulations and requirements and provide necessary follow-up.
- Assemble the required documents to close and finalize approved loans, to include recordings, filings, and the disbursement of funds (RLF).
- Maintain contact with borrowers on a minimum of an annual basis and provide required servicing on current loans as necessary.
- Review and maintenance of loan portfolio.
- Prepare and provide written reports to funding agencies and Board of Directors.
- Promote the benefits and services of Mo-Kan to the community at-large (marketing)
- Attend and participate in monthly board meetings.
- Conduct research for and development of applications for new sources of operating funds and loan capital.
- Travel as necessary for loan servicing and attend trainings (some overnight travel required).
- Other duties as required and directed by the supervisor.
- Assisting staff with various projects for the agency; including various grant management.



Benefits:

Work-life balance with 4-day work week
Great medical, dental, vision and life insurance
Matching LAGERS pension
Paid time off and paid holidays

This job description is a general description of essential job functions. It is not intended as an employment contract, nor is it intended to describe all duties that may be required. All employees are expected to perform tasks as assigned by supervisory/management personnel, regardless of job title or routine duties.

Supervision – The Loan Officer will work under the direct supervision and direction of the Executive Director and will be expected to complete assignments independently or as a member of a project team.

Qualifications – The Loan Officer must have a combination of four years experience in accounting or finance or equivalent education in Finance/Accounting, Credit Analyst, and or Commercial Lending. SBA lending experience preferred.

Persons in this position must possess effective oral and written communication and organizational skills, and able to establish and maintain effective working relationships with customers, lenders, vendors and co-workers.

Physical Requirements

Individual must possess a valid driver's license and access to a motor vehicle to be used for business purpose travel within the region. Occasional overnight travel may be required.

Application Process

Applicants must submit a letter of interest, resume, salary history and list of references to Mo-Kan Regional Council, 224 North 7th Street, St. Joseph, MO 64501 or email to roni@mo-kan.org.

Mo-Kan Regional Council is an equal opportunity employer.