

Lighthouse Bank

Job Description

Job Title: Senior Credit Underwriter
Department: Lending
Reports to: EVP/Chief Credit Officer
FLSA Status: Non Exempt
Prepared date: 05/30/2018

Position Summary

Evaluates and recommends loan requests for approval within lending guidelines for a myriad of bank products, including commercial lines of credit, commercial term loans, letters of credit, construction and term real estate loans. Underwrites renewals and prepares annual file reviews for existing loans.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

Responsibilities include, but are not limited to, the following:

- Identifies and requests all information necessary for a complete loan application and ensures completeness of information in file.
- Analyzes applicant financial status, credit and property evaluation to determine feasibility of subject request.
- Works at direction of Relationship Managers to obtain corporate history and to resolve questions regarding application information.
- Recommends structure of loan requests with direction of RM as needed.
- Prepares Credit Authorizations for Relationship Managers
- Organizes electronic loan files in preparation for documentation, orders and tracks necessary reports and ensures files are on track for timely loan closings.
- Provides assistance to Relationship Managers with gathering updated financial information for existing client base. Maintains financial statement and covenant tracking tickler.
- Monitors borrower's financial condition for compliance with loan covenants.
- Manages Appraisal ordering process requesting bids, preparing engagement letters, providing necessary information to the appraiser, performing technical reviews and engaging outside reviews when required by bank policy.
- Coordinates the bank's annual commercial real estate site inspections and ensures timely completion of all required property inspections.
- Act as Bank representative at civic and/or industry meetings or functions as requested by Supervisor.

COMPLIANCE RESPONSIBILITIES

Responsible for ensuring compliance with all aspects of job related laws and regulations. Responsible for keeping compliance knowledge current by completing bank provided online training, attending compliance related training seminars and by reading pertinent compliance related materials. Other compliance training as deemed appropriate and directed by executive management.

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required.

EDUCATION and/or EXPERIENCE

Bachelor's degree from a four year college or university and 2+ years related experience.

LANGUAGE SKILLS

Ability to read, analyze and interpret general business periodicals, professional journals, technical procedures or government regulations. Ability to write reports, business correspondence and effectively present information and respond to questions from loan committee, clients and the general public.

MATHEMATICAL SKILLS

Ability to work with mathematical concepts such as probability and statistical inference. Apply concepts such as fractions, percentages, ratios and proportions to practical situations.

REASONING ABILITY

Ability to define problems, collect data, establish facts and draw valid conclusions. Ability to interpret an extensive variety of technical instructions in mathematical or diagram form and deal with several abstract and concrete variables.

SKILLS AND ABILITIES

Must possess a friendly, cooperative attitude and personality. Must be able to handle a multitude of tasks simultaneously without a loss of continuity or quality. Must be able to function with little or no supervision, prioritize workload to the benefit of both the Bank and its clientele and be able to adhere to strict deadlines. Must be a self-starter and be able to offer counsel and advice to junior lending/support staff.

Must be proficient in Microsoft Word and Excel, as well as be proficient with a financial function calculator. Other aptitudes as deemed appropriate.

PHYSICAL QUALIFICATIONS AND ESSENTIAL FUNCTIONS:

The requirements listed below are representative of those that must be met by an employee to successfully perform the essential functions of this job at Lighthouse Bank. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is generally required to:

- Function in a traditional office environment without causing harm to themselves or others;
- Regularly speak and hear up to 8 hours a day;
- Tolerate a business environment with moderate to high background noise levels;
- Tolerate moderate temperature variations within the office environment;
- Tolerate exposure to service animals and/or household pets;
- Regularly sit, type, and use the mouse up to 8 hours a day;
- Regularly sit and stand from chair more than 20 times per day;
- Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus.
- Stand, walk, use hands to finger, handle or feel, and reach with hands and arms;
- Must have the manually dexterity to skillfully operate a computer keyboard and other standard office equipment, such as a facsimile, postage machine, scanner/copier, shredder and telephone;
- Climb stairs;
- Occasionally drive in dry and wet weather, usually during day light hours, but occasionally in the evening hours; and
- Occasionally lift and/or move up to twenty five (25) pounds.

SUPERVISORY RESPONSIBILITIES: None at this time

Acknowledged by:

Signature of Employee

Date