

## COMMUNITY FIRST FUND TEAM MEMBER PROFILE CHARACTERISTICS, SKILLS & EXPERIENCE

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Date: 03/10/2020

Name: VACANT

Position/Title: Vice President, Housing & Real Estate Lending

Department: Lending                      Reports To: Executive Vice President, Chief Lending Officer

Salary Band: Business Development

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### CHARACTERISTICS

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- Initiative
- Flexible
- Interpersonal
- Approachable
- Trustworthy
- Goal-oriented
- Persuasive
- Friendly
- Leader
- Team oriented

### SKILLS

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- Proficiency in Microsoft Products.
- Strong analytical, time management, and organizational skills and the capacity to integrate diverse objectives with a high level of attention to detail.
- Effective written and verbal communication skills with the ability to be persuasive one-on-one as well as in a group setting.
- Travel in a wide geographic area is required (approximately 90% of the time). Employee must hold a driver's license, be able to drive and have access to a personal vehicle for business use.
- Willingness and ability to travel within a 15-county service area to conduct site visits, visit borrowers, and attend meetings, conferences, client visits and other job-related commitments.
- Demonstrated commitment and ability to work effectively with community-based organizations, banks, public sector organizations, and individuals from a variety of economic and cultural circumstances
- Impeccable personal integrity; ability to maintain confidentiality of customer data.

### EXPERIENCE

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- Bachelor's degree or equivalent professional experience in a relevant field such as financial management, small business management, business administration or economics, is required.
- Five or more years of commercial lending, with a focus of affordable housing and commercial real estate experience at a financial institution is desired.
- Experience in affordable housing and commercial real estate lending is desirable.

- Strong sales and networking experience, with demonstrated capacity to meet sales goals in a dynamic lending institution.
- Financial background with a good understanding of balance sheet and income statement analysis, including knowledge of nonprofit financial statements.
- Thorough understanding of basic principles of accounting, finance and financial analysis.

**ROLE:**

The Vice President, Real Estate Lending is responsible to conduct business development and prospecting calls for Commercial Real Estate and Housing loans within Community First Fund's 15-county market central and eastern Pennsylvania. The lender will process loan applications according to company policies and procedures, including the screening of loan requests, coordination of loan underwriting, present proposals to the loan committee, negotiate loan transactions and close loans, maintain data and files relating to loan applications, assist in the monitoring and servicing of our loan portfolio and market our loan products and services to potential clients. All loan officers are expected to meet weekly sales calling goals, annual loan origination goals, and portfolio repayment performance goals and contribute to social impact goals and provide business counseling services. The position reports to the Senior Vice President and Chief Lending Officer.

**RESPONSIBILITIES:**

1. Community and Referral Outreach
2. Loan Management
3. Individual, Team and Company Participation

**EXPECTATIONS:****1. Community and Referral Outreach**

- a. Conduct weekly meetings with referral sources and centers of influence in order to strengthen our networking database and increase loan sales.
- b. Be a lead advocate for Affordable Housing in the market. Attend relevant community meetings of local nonprofit organizations focused on Affordable Housing in our market.
- c. Maintain constructive and positive working relationships with loan applicants, borrowers, and their representatives and with our lending and community partners.
- d. Identify and develop regional market in accordance with our strategic plan.

**2. Loan Management**

- a. Review loan applications and financial data from prospective borrowers interested in obtaining affordable housing and commercial real estate loans and business advisory services from CFF.
- b. Provide business consultation services to loan applicants; follow up with applicants, conduct site visits, and secure all data necessary to perform sound loan review.
- c. Work with underwriting staff and as needed prepare written loan analyses; present screened applications to the loan committee. Assess social impact of our loans on low-income community and/or low-wealth individuals.
- d. Negotiate loan structure and issue commitment letters; support staff in preparation of loan documents and settle loans.

- e. Follow established procedures regarding collection of client data and input to software systems as needed; maintain accurate and complete files on all loans underwritten and approved.
- f. Maintain constructive and positive working relationships with loan applicants, borrowers, and their representatives and with our lending and community partners.
- g. Monitor the loan portfolio, communicating directly with borrower as appropriate. Negotiate past due collections, workouts and default situations as coordinated with Loan Collections staff.

### **3. Individual, Team & Company Participation**

- a. Quarterly Coaching Sessions and Annual Review Meeting
- b. Department Meeting
- c. Loan Committee – as needed
- d. Opportunities Meeting, Quarterly Business Meeting, Sales Rally
- e. Participate in training, assessments, and surveys as directed
- f. Special Events Attendance & Support

### **Physical Demands**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. 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 frequently required to stand, sit, talk and hear.
- The employee is occasionally required to move about the office; use hands and fingers to feel, handle, or operate office equipment.
- Specific vision abilities required by this job include close vision and the ability to adjust focus.

### **Work Environment**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- The work is performed primarily in an office or client business setting. The noise level in the work environment is moderate.
- Travel in a wide geographic area is required approximately 75% of the time. Employee must hold a driver's license and able to drive, and able to travel outside of the office for meetings, conferences, client visits and other job-related commitments.

*The duties listed above are intended only as illustrations of the various types of work that may be performed. The omission of specific statements of duties does not exclude them from the position if the work is similar, related or a logical assignment to the position. The team member profile does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the needs of the employer and requirements of the job change.*