

## Commercial Lending Officer

Want to make a difference? Fahe is on a mission to eliminate persistent poverty in Appalachia. Our unique collaborative model connects a Network of local, regional, and national leaders, all working together to uplift our nation's rural places. Since our inception in 1980, the Fahe Network has served more than 450,000 people, made \$703.5 million in direct investments, and achieved a total cumulative financial impact of over a billion dollars in Appalachia.

### **Job Summary:**

This position serves as the Loan Officer for the Community Lending Services department and is responsible for the revenue goal assigned to the department budget by bringing in loan opportunities and helping work borrowers through to closing. This position will be responsible for exercising discretion in the evaluation and underwriting of all community lending deals and will be expected to present all loans deemed eligible by independent judgement of fact to Fahe's loan committee. They must know and understand all compliance aspects around available funding sources and ensure these expectations are met. The Loan Officer will oversee Fahe's Portfolio Manager, vendors, and contractors and will be responsible for ensuring all matters of significance are handled accurately and efficiently. This position will also carry the responsibility of providing requested reporting to Sr. Management for review of department status and compliance.

The ideal candidate will:

1. Be a goal oriented individual who enjoys new challenges
2. Be adaptable and enjoy the art of deal making
3. Exhibit strong interpersonal communication skills and the capacity to work independently and collaboratively
4. Have an understanding of the Community Development industry and key players within

### **Essential Duties and Functions:**

- **Meet departmental lending and revenue goals**
- **Develop relationships with industry contacts and Member/Partners in the Fahe footprint**
- **Evaluate applications and assist in the creation of deals resulting in the best match of client to product**
- **Complete required underwriting review and term sheet preparation**
- **Present all loans to Fahe loan committee for approval**
- **Ensure fund compliance and usage requirements are met**
- **Oversee activities of Portfolio Manager, vendors, and contractors**
- **Complete all required reporting for Sr. Management review**

**Requirements for this position include:**

- **Ability to work effectively in a team environment and communicate courteously and effectively with others**
- **Uphold the Fahe mission statement and represent Fahe in the most positive manner with Members/Partners**
- **Ability to create and work a marketing plan designed to generate the required level of business to meet company goals**
- **Excellent customer service approach with the ability to multi-task**
- **Self-motivated**
- **Excellent written and verbal communication skills**
- **Ability to retain and adapt within a consistently changing environment**

**Preferred Education and Experience:**

Bachelor's Degree in Business or related field and/or minimum 3-5 years comparable industry experience

Fahe is an Equal Opportunity Employer seeking applicants who can bring diverse viewpoints, experience, talents, and culture to promote our organization's mission of eliminating persistent poverty in Appalachia. We offer a diverse work environment with competitive salaries and excellent benefits. Visit [www.fahe.org](http://www.fahe.org) to learn more about Fahe. Voted one of KY's Best Places to Work for 2017 and 2018.

Qualified candidates may submit a resume and cover letter to [hr@fahe.org](mailto:hr@fahe.org) or mail to Fahe/ATTN: Human Resources; 319 Oak Street; Berea, KY 40403.