***Rural Community Assistance Corporation***

 **Job Description**

 ***Assistant Loan Production and Credit Manager***

**Classification:** *Grade H* **Department:** *Loan Fund*

**Status:** *Exempt* **Supervisor:** *Loan Production and Credit Manager*

**Organization**

Founded in 1978, RCAC is a 501(c)(3) nonprofit that provides training, technical and financial resources and advocacy so low-income rural communities can achieve their goals and visions. For more than 40 years, our dedicated staff and active board, motivated by our core values: leadership, collaboration, commitment, quality and integrity, have helped effect positive change in rural communities across the West.

**Loan Fund Department**

The Loan Fund provides financial resources to rural communities and organizations across RCAC’s service area. The department provides assistance to potential borrowers to structure their requests for funding to meet RCAC loan fund requirements. It works closely with the Communications Development and Events department to ensure that RCAC has adequate resources to meet loan requests and to develop new programs for the department. The department is responsible for investor relations and loan administration.

**Position Description:**

The Assistant Loan Production and Credit Manager (Credit Officer) will assist with the loan production and underwriting process for RCAC. The Credit Officer will promote the excellence of RCAC and its Loan Fund to investors and borrowers within rural development communities. Major responsibilities include, but are not limited to: assisting the Credit Manager with all aspects of loan underwriting and loan program oversight, including, program development, risk analysis, credit review, loan policy conformity, loan committee and board of director presentations and interface, outreach, training, and participation as a team member. This position will also include underwriting of various types of loans on an as-assigned basis. The position will work under the direct supervision of the credit manager and will be assigned various credit manager responsibilities upon adequate training and demonstrated ability.

**Specific job goals, objectives and tasks are established for each employee as part of the annual evaluation and work plan process.** **Examples of responsibilities and duties include, but are not limited to, the following:**

* Supervise Loan Officers as assigned
* Provide technical assistance and training to loan applicants
* Assist with training Loan Fund staff on lending topics as requested/needed
* Collaborate with the management team to set annual goals and priorities
* Assist the RCAC Fund Developers to raise lending capital as requested
* Represent RCAC’s mission and the interests and needs of rural communities in outreach and networking opportunities
* Be an active member of the Loan Fund team and enhance the team’s effectiveness and performance
* Coordinate creation of new loan products and design financial programs with Loan Officers
* Coordinate loan servicing, including site visit and loan modifications with Loan Officers
* Stay current with local, state, or federal laws that are applicable to RCAC Lending practices
* Assist Loan Officers with loan structure and other underwriting considerations
* Underwrite loans as assigned
* Perform other duties as assigned

**Skills and Qualifications**

* Knowledge of real estate development and finance, real estate and chattel lending law, lending practices and procedures
* Knowledge of Affordable housing, Community Facility, Environmental Infrastructure, Small Business lending (must have strong background in at least one of these loan product areas)
* Knowledge of loan origination, closing, servicing and liquidation processes
* Familiarity with rural and tribal community culture and social norms
* Facilitation, mediation and meeting management skills
* Proficiency with personal computers including Microsoft Office
* Excellent written and verbal communication skills
* Ability to proofread and edit documents
* Bring individuals and groups together to accomplish common goals
* Demonstrate a high level of customer service skills
* Work with minimum supervision and handle multiple priorities simultaneously
* Trouble shoot and use analytical skills to solve problems
* Organize and prioritize work to meet established timelines
* Work with financial spreadsheets and perform financial feasibility analysis
* Plan and manage contract performance
* Work independently and as a member of a team, demonstrating appropriate leadership styles in varying circumstances
* Ability to manage, coach, and train staff utilizing a facilitative leadership approach

**Physical Requirements:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this position. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Work performed in an office requires ability to operate computers and various pieces of office equipment, including telephone. Use may be moderate (average two hours per day) to heavy (four or more hours per day).

While performing the duties of this position, the employee is frequently required to stand and/or sit for prolonged periods of time; walk; talk; hear; use hand to finger; handle; feel or operate objects, tools or controls; and reach with hands and arms. The employee is occasionally required to climb or balance; stoop, kneel, crouch or crawl.

The employee may occasionally lift and or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and the ability to adjust focus.

This position also requires moderate (up to two to four days per month) automobile and airline travel, including overnight travel.

**Preferred Education and Experience:**

A combination of experience and education is necessary to qualify for the position. A typical qualifying combination may include:

Experience:

Five (5) years minimum of applicable experience in the community development financial field. Must have successfully underwritten multiple loans of one or more of the loan programs that RCAC administers (a minimum of three redacted Credit Memos [various types of loans, if possible] will need to be provided).

Preferred Education:

Bachelor's or master’s degree in associated discipline (additional qualifying experience may be substituted).

**Special Requirements:**

Possession of a valid driver’s license and proof of insurance that meets the minimum requirements ($100,000/$300,000) of RCAC corporate liability policy will be required when traveling for business purposes.