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An equal opportunity lender, provider, and employer

Commercial Lending Position Loan Officer/Loan Specialist

Unique opportunity to expand knowledge, skills, and experience leading with opportunity for advancement within the organization.

The Mid-Willamette Valley Council of Governments (MWVCOG) Small Business Lending Program started in 1983 to assist small businesses with low interest loans for new business ventures or expansion of existing businesses by providing access to commonly used government funding programs, such as U.S. Small Business Administration, (SBA), U.S. Department of Agriculture (USDA), U.S. Economic Development Administration, (EDA), and State of Oregon Business Development Fund (OBDF).

This person will report to the Lending Program Manager and will work directly with existing and potential loan(s), develop, and manage a loan portfolio, and provide loan administrative support for SBA and other government funded loans.

Job Description:

- ❖ Responsible for entire loan process while providing quality customer service.
- ❖ Loan package development. Generate new loans, prepare credit memo/credit analysis and present loans for review/approval.
- ❖ Work closely with potential loan clients; discuss various loan programs, identify client loan needs, and appropriate financing options.
- ❖ Comprehensive research and analysis of business and personal financial condition.
- ❖ Credit underwriting; recognize and mitigate credit and industry risks.
- ❖ Prepare and present credit memo for credit approval in a timely manner.
- ❖ Support clients with general technical assistance throughout the loan process.
- ❖ Conduct loan closings, handle booking and funding.
- ❖ Ensure compliance with policies and procedures.
- ❖ Collect, report, and monitor financial performance of loans.
- ❖ Manage problem assets to minimize losses and maximize collateral recovery.
- ❖ Ongoing loan administration, file maintenance, and collection of financials, insurance, etc.
- ❖ Ensure loans comply with all terms, conditions, policies, and regulations.
- ❖ Support Loan Program Manager as needed.

Desired Attributes:

- ❖ **Must have at least 2 years of SBA lending experience.**
- ❖ Minimum 3-5 years of experience in small business lending, economic development, working with commercial loan clients in the capacity of loan underwriting, loan closing, and portfolio management.
- ❖ Comprehensive background of commercial loan process in small business lending for real estate and commercial and industrial lending.

- ❖ Strong financial analysis skills of business and personal financial statements and tax returns, and cash flow statements.
- ❖ In depth knowledge of commercial lending terms and credit structures.
- ❖ Ability to organize and process multiple projects and work independently.
- ❖ Excellent verbal and written communication.
- ❖ High level of customer service
- ❖ Loan software experience

Compensation*:

The salary range for this position is \$5,078 - \$6,760 per month, DOQ. Benefits for the position include:

- Medical, Dental and Vision insurance coverage – 100% employer paid for employee coverage (must work a minimum of 20 hours/week; and 32 hours/week for 100% coverage). 15% employee contribution for qualified dependent coverage.
- Life and Long Term Disability Insurance – 100% employer paid.
- Retirement – 401(a) Defined Contribution Plan – Employer Paid (Non-PERS) 10.75%, Employee Contributes 4%
- Vacation Leave – 8 hrs./month accrual for the first two years.
- Sick Leave – 8 hrs./month accrual.
- 12 paid holidays per year + 1 additional floating holiday.
- Deferred compensation plan available.
- Paid parking or equivalent amount for public transportation options.
- Flexible working schedule available.

All candidates are subject to a background check.

**Salary and benefits quoted are based on full-time (40 hours/week) status. Salary and some benefits will be pro-rated based on the number of hours scheduled to work.*

How to Apply:

Persons interested in applying should submit a cover letter, completed application form and resume to: MWVCOG Loan Specialist Recruitment, 100 High Street SE, Suite 200, Salem, OR 97301 or e-mail to dvandyke@mwvcog.org. The application form is available to download at www.mwvcog.org/jobs, and includes the **Veteran’s Preference** form. Mid-Willamette Valley Council of Governments provides qualifying veterans and disabled veterans with employment preference in accordance with Oregon law. To claim veteran’s preference, you must submit a Veteran’s Preference Form and the required documentation with your application material.

Position open until filled. First review of applications will be conducted on or after July 9, 2021.

**Mid-Willamette Valley Council of Governments
Background/History**

The Mid-Willamette Valley Council of Governments (MWVCOG) is a voluntary association of local governments (32 cities, three counties, the Confederated Tribes of the Grand Ronde, and six special districts) governed by a Board of Directors of 20 elected officials from the various jurisdictions. The organization was created to provide planning and coordination for local governments in the region that includes Marion, Polk and Yamhill Counties, and it operates a number of programs for its member governments including transportation planning, land use planning, economic development projects, environmental planning and coordination, grant writing and grant administration services, small business lending, housing rehabilitation loans and other activities that the Board may direct in a given year. MWVCOG is one of the oldest such organizations in the country.