



www.ace loans.org

An equal opportunity lender, provider, and employer.

Connect passion with purpose. Access to Capital for Entrepreneurs (ACE) is a 25-year Community Development Financial Institution (CDFI) that gives small businesses a chance when others can't or won't. Since ACE's first loan in 2000, we have provided over \$200 million in business capital to small businesses and supported more than 1,400 entrepreneurs to create or retain over 12,000 jobs across all counties in Georgia.

Commercial Loan Officer

Job Summary:

The Commercial Loan Officer is responsible for developing new and existing relationships in order to meet loan growth goals for small business and commercial loans in the Metro Atlanta MSA. The Officer serves as the primary contact for applicants and clients throughout their engagement with ACE. The Officer will be the point of contact for his/her applicants and loans in his/her portfolio. **(Bilingual Spanish-speaking candidates are preferred.)**

Essential Duties & Responsibilities:

- Originate quality loans to meet monthly and annual goals, including cold calling prospective borrowers, establishing relationships with referral sources, and participating in events that promote ACE's lending services.
- Evaluate the creditworthiness of potential borrowers.
- Maintain a thorough knowledge of ACE products to identify suitable candidates. Market ACE products to individuals and businesses, emphasizing services that meet their needs. Deliver meaningful customer service to applicants and clients.
- Analyze potential loan markets and develop referral networks in order to locate prospects for loans. Establish, nurture and maintain relationships with business leaders within the assigned communities including employees and supporters of area banks, chambers of commerce, business assistance organizations, etc.
- Meet with applicants and/or existing clients as needed to obtain information for loan applications and to answer questions about the process.
- Determine a clear understanding of the loan request to verify that the request is eligible.
- Review loan closing documents prior to closing for accuracy and thoroughness. Provide post-closing assistance to clients to identify strengths and needs of the client's business.
- Coordinate and attend loan closings and ensure that all documents are completed accurately at closing.



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- Communicate loan denials to applicants who do not meet ACE lending guidelines, providing clear explanations and connecting them with appropriate business advisory services (TA) as per ACE's procedures.
- Work with Chief Credit Officer who approves all credits, as requested.
- Monitor and manage loans up to 30 days past due. Review and document weekly past-due reports, providing appropriate comments as necessary.
- Responsible for documenting all contact with applicants and clients in Salesforce.
- Assist Loan Ops with collection of outstanding financial ticklers and other tickler items as needed.
- Comply with ACE policies and lending procedures.

Additional Responsibilities

- Attend and present at events that will promote ACE.
- Participate in staff meetings, education, and marketing events as requested by Management.
- Perform other duties as assigned.

Minimum Qualifications & Skills:

- Bachelor's Degree or equivalent experience.
- 3 - 5 years of Business Lending or relatable financial services experience is preferred.
- Successful business development, sales, or related experience
- Proven experience and sound knowledge in developing relationships within the financial services or lending field.
- Excellent communication skills, both written and verbal.
- An individual in this position is required to interact regularly with all external parties such as banks, credit unions, realtors, business leaders, and closing agents etc., therefore outstanding interpersonal skills are a must.
- Ability to work independently, with minimal supervision at times.
- Ability to facilitate presentations to individuals and groups
- Individual in the position must be performance driven.
- Must be able to demonstrate analytical thinking skills.

Work environment and physical demands:

- This role involves work in the field, a traditional office setting, and remote environments. Flexible hours, including nights and weekends, may occasionally be required.
- Using a computer while sitting for extended periods is common.



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- Must also be able to position self to maintain equipment, including under tables and desks.
- The ability to remain in a stationary position roughly 50% of the time, as well as the ability to move about the office occasionally (accessing files/storage, office equipment, computers and other office productivity devices, attending meetings, etc.), is required.
- No heavy lifting is expected, though occasional exertion of about 20 lbs. of force (e.g., picking up and carrying binders, laptops) may be required. Good manual dexterity required to use common office equipment (e.g., computers, mobile devices, calculators, copiers, scanners).

Reports to: Director of Lending