

JOB DESCRIPTION
GROW South Dakota
104 Ash St. E.
Sisseton, SD 57262

Job Title: Loan Officer	
Reports to (Immediate Supervisor): Senior Loan Officer	
Revision Date: June 2023	

Loan officers are responsible for marketing, evaluating, processing, underwriting, educating borrowers, annual updates, and collecting loan payments.

Skill: Applicants should have the ability to understand loan documents and underwriting criteria. Staff will be required to understand and follow loan policies and procedures of lending programs. Training will be provided, experience is helpful.

Education: High school education required. Post-secondary education in business is beneficial.

Experience: Experience is not required.

Responsibility: Responsible for reviewing, underwriting, and closing business loans and providing technical assistance to businesses in our service area.

Complexity of Duties: Accuracy and attention to detail in completing underwriting, analyzing documents, and preparing loan documents is required. Time management practices are necessary for all aspects of work

Communication: Excellent oral, written, and group communication skills are required. Communication skills are important as loan officers will be communicating with potential borrowers, existing borrowers, bankers, and financial institutions in the area about the operations of the agency.

Process or Equipment: Applicants will need to have excellent computer skills in Excel, Outlook, Zoom, database, and word processing.

Confidential Information: Confidentiality is required of all information obtained through this position.

Supervision of Others: This position does not require supervision of others.

Effort: Applicants should have interest and concern for the philosophy and concept of the agency.

Mental or Visual Demand: Job duties require computer use and a valid driver's license for travel to clients.

Environment and Working Conditions: Job duties are primarily in an office setting with site visits to area businesses for inspections. Travel is required.

EQUAL OPPORTUNITY ORGANIZATION

Essential Job Functions:

- Receive applications from businesses for loans; evaluate and underwrite or assist in underwriting the application, and make recommendations and presentations to the Loan Committee and Board of Directors.
- Interview and screen prospective loan applicants.
- Provide technical assistance to businesses that have received loans. Such technical assistance shall be of such kind and extent as will enhance the success of the business operation and the ability of the borrower to repay the loan.
- Plan, organize, and schedule group training for business loan clients or other businesses that may benefit.
- Complete closing documents including notes, security agreements, mortgages, etc.
- Maintain contact with the lenders and the borrower to insure the loan repayment and be prepared to give assistance if problems arise.
- Complete annual or semi-annual reviews of respective loan portfolio clients and prepare updates for loan files.
- Maintain, promote, and market contacts with prospective loan clients, banks, and financial institutions/lenders in the area about the operations of the agency, in order to broaden the participation.
- Assist the accounting department in maintaining all records, accounts and in providing whatever reports are necessary.
- Assist in file maintenance of all loan files.
- Must have the ability to work independently and proactively while being a team player.

Other Job Functions:

- Assist in a variety of programs as time permits.
- Complete a post-loan audit on other loan officers' loan files.
- Assist in underwriting, preparation of loan documents, providing technical assistance, and managing partnering loan funds to other agencies and businesses.
- Attend seminars, workshops, conferences, and/or job-related training sessions as assigned.
- Be sufficiently informed about all programs administered by the agency, as well as other services available from other providers for clients that may need additional services.
- Strive to meet agency strategic plan goals.

Acknowledgment: This job description describes the general nature and level of work. It does not state or imply that these are the only duties and responsibilities assigned to the job.

I acknowledge that this job description is neither an employment contract nor a legal document. I have received, read, and understand the expectations for the successful performance of this job.

NOTE: This job description is not intended to be all-inclusive. Employee may perform other related duties as mutually agreed upon with the CEO.



104 Ash Street East, Sisseton, SD 57262

Phone (605) 698-7654 Fax (605) 698-3038
 Website: growsd.org Email: info@growsd.org

Application for Employment

Date _____

Name _____ Social Security Number _____

Address _____ City _____ State _____ Zip Code _____

Home Phone _____ Cell Phone _____

Email _____

Employment Position Desired _____ Date you can start _____ Salary desired _____

Are you interested in working Full or Part Time? Full time _____ Part time _____

Education History

Schools	Name and location of school	Years attended	Did you graduate	Subjects studied
High School				
College				
Trade, Business or Correspondence School				

U.S. Military or Naval Service:	Rank:
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Subjects or special study/research work or special training/skills:

Are you willing to work overtime if required? Yes _____ No _____

Can you travel if a job requires it? Yes _____ No _____

Do you have a valid driver's license? Yes _____ No _____



How did you hear about this job opportunity? _____

Are you currently employed? Yes___ No___

If so, may we inquire of your current employer? Yes___ No___

Employers (List below last three employers, starting with most current one first)

Month and Year	Name and address of employer	Salary	Position	Reason for Leaving	Work performed and job duties
From					
To					
From					
To					
From					
To					

References (Give the names of three individuals not related to you, whom you have known at least one year.)

Name	Address	Phone #	Business	Years Known

Are you a U.S. Citizen? Yes___ No___

If no, do you have a work authorization number? Yes___ No___

Have you ever been convicted of any felony? Yes___ No___

Have you ever been convicted of a misdemeanor involving dishonesty, criminal sexual conduct, assault or battery, or any criminal drug statute? Yes___ No___

If yes, please explain: _____

Authorization

"I certify that the facts contained in this application are true and complete to the best of my knowledge and understand that, if employed, falsified statements on this application shall be grounds for dismissal.

I authorize investigation of all statements contained herein and the references and employers listed above to give you any and all information concerning my previous employment and any pertinent information they may have, personal or otherwise, and release the company from all liability for any damage that may result from utilization of such information.

I also understand and agree that no representative of the company has any authority to enter into any agreement for employment for any specified period of time, or to make any agreement contrary to the foregoing, unless it is in writing and signed by an authorized company representative.

This waiver does not permit the release or use of disability-related or medical information in a manner prohibited by the Americans with Disabilities Act (ADA) and other relevant federal and state laws."

Date_____

Signature_____

“The following information is requested by the Federal Government in order to monitor compliance with Federal laws prohibiting discrimination against applicants seeking to participate in the program. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race and ethnicity of applicants on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below.”

I do not wish to furnish the information.

Race: (Mark one or more)

White _____
Black or African American _____
American Indian/Alaska Native _____
Asian _____
Native Hawaiian or other Pacific Islander _____

Ethnicity: (Mark one)

Hispanic or Latino _____
Not Hispanic or Latino _____

Gender: Male _____ Female _____

____ Information provided by management