

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

Job Title: Loan Officer	
Reports to (Immediate Supervisor) : NESDEC CEO	
Revision Date: June 2018	

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

Skill: Applicants should have with 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 for the Northeast South Dakota Economic Corporation (NESDEC) and GROW South Dakota and providing technical assistance to businesses in our service area.

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

Communication: 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 computer skills in spreadsheet, database, 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 NESDEC, GROW South Dakota, and the parent agency, NESDCAP.

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

Environment and Working Conditions: Job duties are primarily in 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 the businesses who 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 technical assistance trainings to business loan clients or other business that the training may benefit.
- Complete loan closings documents including note, security agreements, mortgages, etc.
- Maintain contact with the lenders and the borrower to insure the loan repayment schedules are observed 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 file.
- 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 CEO of NESDEC and NESDCAP and the accounting department in maintaining all records, accounts and in providing whatever reports are necessary.
- Assist in file maintenance of all loan files.

Other Job Functions:

- Assist in a variety of programs as time permits.
- Complete a post loan audit on other loan officer's loan files.
- Assist in underwriting, preparation of loan documents, and provide technical assistance to partnering loan funds i.e. GLAD, Heartland, and ITC.
- Assist in managing loan funds for Wessington Springs Area Revolving loan fund and Clark Area Revolving loan fund.
- Assist in underwriting and loan closing for housing direct and down payment assistance loans.
- Assist staff members in the Revolving Loan Fund recapitalization effort and other fund raising efforts.
- Attend seminars, workshops, conferences and/or job related training sessions as assigned.
- Be sufficiently informed about all programs administered by NESDCAP, as well as other services available from other providers so that if a client is in need of some other service, they can make the appropriate referral.
- 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.

Signature of employee:

Date:



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 _____



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