**Credit Analyst and Underwriter**

**Educational Requirements**

Possession of Bachelor's degree in Business Administration, Finance, Economics or a related field
At least 3 years of SBA underwriting experience and at least 3 years of credit administration and small business lending experience. Possession of a valid North Carolina driver's license.

**Preferred Qualifications**

5+ years of SBA underwriting experience and 5+ years of credit administration, loan underwriting, or commercial lending experience. Completion of formal credit underwriting training. Bilingual (Spanish).

Basic accounting theories, credit principles, lending functions, loan research, cash flow analysis and general credit policies. Knowledge and understanding of commonly used rules, regulation, concepts, practices, and procedures governing lending activities. Customer service protocol and service orientation.

Carolina Small Business organization, operations, policies and procedures, some knowledge and understanding of CDFIs and non-profit agencies.

Modern office procedures, methods, and equipment including computers and computer applications such as word processing, spreadsheets, and specialized software related to lending operations, and statistical databases.

**Nature of Work**
Under the general supervision of the Underwriting Director, performs small business loan analysis in accordance with Carolina Small Business Development Fund policies and procedures to ensure and maintain good credit quality. Ensures loans are processed and underwritten in compliance with specific program guidelines. Responsible for the underwriting of eligible micro and small business loans under the various loan guaranty programs including the SBA Community Advantage Pilot Program. Performs related work as assigned.

Assesses the credit quality of applicants requesting government guaranteed SBA Community Advantage loan financing and non-government guaranteed CSBDF portfolio loan financing programs. Utilizes sound credit underwriting skills to recommend a final credit decision, including verbal presentation, from time to time, to CSBDF loan committee.

Gathers and analyzes complex financial and credit information; clearly presents data, analysis and recommendation in a written credit memo. Ensures compliance with all SBA Community Advantage, CSBDF loan policy, loan funding partner requirements, and federal and state laws and regulations.

Prepares and submits loan packages as necessary for review and approval by the Small Business Administration and other guarantee programs where an external review and authorization is required. Makes referrals to Business Services Department for borrowers requiring intensive technical assistance.

Represents the Carolina Small Business at various forums and community events. Performs other duties as assigned by the Underwriting Director. Assists Credit Department in review of existing borrower accounts and portfolios in order to identify, evaluate, and determine the appropriate course of action on potential credit quality issues in an effort to maintain superior asset quality. Recommends appropriate loan risk rating grades as part of the loan underwriting process or on an as needed basis.

**Required Skill**

Effective written and verbal communication skills with the ability to be persuasive one-on-one as well as in a group setting. Interacting with people of different social, economic, and ethnic backgrounds.

Organization, assessing and prioritizing multiple tasks, projects and demands with strong attention to detail and willingness to go above and beyond to get the job done. Flexibility, resourcefulness, and the ability to thrive in a dynamic, fast-paced environment with changing priorities and timelines.

Working independently and as part of a team both cross-departmentally and functionally. Using initiative and independent judgment within established procedural guidelines. Reviewing and verifying mathematical calculations, and identifying and reconciling errors. Accurately evaluating many financial variables and reaching appropriate conclusions.