



## Underwriter Director

Location: Raleigh, North Carolina

To apply, please send your resume/cover letter to: [hr@carolinasmallbusiness.org](mailto:hr@carolinasmallbusiness.org).

### About the Organization

Carolina Small Business Development Fund (CSBDF) works to promote community and economic development throughout North Carolina and the surrounding regions. Our work is inspired and driven by those we serve: aspiring and existing small business owners. By helping entrepreneurs reach their business ownership dreams, we seek to grow and support an engine of local economic growth. CSBDF's model of operations has three prongs: affordable financing, comprehensive technical assistance, and evidence-based policy research. With multiple offices located throughout the state in both urban and rural areas, we offer an accessible pathway for small business success.

### Job Description and Duties

Under the general supervision of the Chief Credit Officer, manages the overall credit operations including loan underwriting, analysis and approvals; and loan servicing and processing in accordance with CSBDF policies and procedures to ensure and maintain good credit quality. Ensures loans are processed and underwritten in compliance with specific program guidelines. Also, ensures the underwriting and credit process is effective and efficient in supporting CSBDF's loan volume and program goals as well as loan portfolio performance goals. Utilizes sound credit underwriting skills to recommend a final credit decision, including verbal presentation to CSBDF loan committee. Makes referrals to Business Services Department for borrowers requiring intensive technical assistance.

Responsible for the underwriting of eligible micro and small business loans under various loan guaranty programs including the Small Business Administration (SBA) and US Department of Agriculture (USDA). Assesses the credit quality of applicants requesting government guaranteed SBA Community Advantage loan financing and non-government guaranteed CSBDF portfolio loan financing programs. 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.

Ensures timely reporting of loan portfolio data in accordance with program, lender or funder requirements. Manages and provides input into organizational loan policies. When requested, develops lending initiatives and special projects focused on product development, brand expansion, loan pipeline growth and pricing analysis/adjustments.



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. Recommends appropriate loan risk rating grades as part of the loan underwriting process or on an as needed basis.

Represents CSBDF at various forums and community events as needed. Performs related work as assigned.

## Experience and Education

### Required Qualifications

- Bachelor's degree in Business Administration, Finance, Economics or a related field.
- At least 2 years of experience in loan documentation and loan processing.
- At least 5-7 years of experience in Small Business Administration (SBA) loan product underwriting, credit administration, and general small business lending.
- An equivalent combination of experience, education, and training may be substituted if a well-qualified applicant does not meet the above criterion.
- Possession of a valid North Carolina driver's license.

### Preferred Qualifications

- Completion of consumer and commercial credit courses and/or banking experience.
- Bilingual (Spanish) communication skills.

## Knowledge, Skills, and Abilities

- Substantial knowledge and understanding of accounting theories, credit principles, lending functions, loan research, cash flow analysis, and general credit policies.
- Ability to gather, analyze, and present complex financial and credit information data.
- Some knowledge of underwriting within the context of Community Development Finance Institutions (CDFIs) or other types of non-profit agencies.



- Ability to work within commonly used rules, regulation, concepts, practices, and procedures that govern lending activities.
- Skill in customer service protocols with a service orientation.
- Familiar with modern office procedures, methods, and equipment including computers and computer applications such as word processing, spreadsheets, and specialized software related to lending operations.
- Effective written and verbal communication skills with the ability to be persuasive one on-one as well as in a group setting.
- Comfortable interacting with people of different social, economic, and ethnic backgrounds.