

## **Commercial Loan Officer**

### **SUMMARY:**

Within authorized authority, and in accordance with sound underwriting practices as set out in policy and procedure, works directly with customers to determine the nature of their borrowing needs and examines, evaluates, and authorizes (or recommends) approval of borrower's applications for credit or extension of lines of credit.

Job Functions include: (Note: this is a representative list only - complete list provided with purchase)

- Personally interviews applicant and requests specified information for loan application.
- Analyzes applicant financial status, credit, and debt/income ratio to determine feasibility of granting loan. Approves loan or submits application to Senior Loan Officer for approval.
- Corresponds with or interviews applicant or creditors to resolve questions regarding application information, and works with Loan Processors to ensure the appropriate documentation is obtained prior to disbursement of funds.
- Analyzes potential lending opportunities involved in each lending situation to further assist the borrower as well as increase the organization's lending portfolio.

(also details Supervisory Responsibilities, Qualifications, Education and/or Experience, Language Skills, and work environment)