

Florida Capital Bank Job Description

Job Title: SBA Underwriter
Department: Credit Administration
Reports To: Chief Credit Officer
FLSA Status: Nonexempt
Date: March 1, 2019

Summary:

This is a mid-level underwriting position for loans in the range of \$400,000-\$4 million. Prepare and write credit packages for new commercial and Government Guaranteed Lending (GGL) loan requests and modifications. Analyze the creditworthiness of a potential small business through a review of credit reports, organization structure, tax returns, etc. Apply conditions as necessary, ensure proper risk ratings, and recommend credit decision.

Essential Duties and Responsibilities

Underwriting Credit Packages

- Spread and analyze company and personal financial statements and calculate repayment ability for new, renewal, and annual review of credit requests.
- Research and evaluate other due diligence items such as OFAC, Public records, Internet searches, industry reviews, UCC, Corporate records, etc.
- Analyze collateral adequacy with respect to credit structure and type of loan, including review of County assessment and tax records when real estate is involved.
- Analyze the character, collateral, cash flow, capital and conditions of every credit request to make an informed and objective credit decision.
- Prepare and write credit packages for new GGL loans, and loan renewals.
- Ensures loans are properly risk rated.

Credit Administration

- Helps with preliminary review of a new loan request by preparing spreads of financial statements and reviewing relevant information.
- Participates in establishing the terms and conditions of a loan request – either new or renewal.
- Assist Loan Officer in structuring and initiating loan modifications.
- Assist Loan Officer with management of their portfolio such as maturing loans, annual reviews, collateral valuation.
- Monitors loan covenants and collateral requirements on existing loan relationships.
- Assists with financial statement exceptions, past dues, and loan file organization, if needed.
- Manages the market preparation for outside reviews: OCC, CMA Loan Review, etc.

Comply with all FLCB policies and procedures including BSA and Regulatory requirements. Complete all required training

Provides outstanding customer service and interacts with fellow employees in a manner that promotes teamwork and professionalism. Represents Florida Capital Bank as a respected business professional.

Performs other duties as assigned, including special projects.

Qualifications/Required Skills:

- Bachelor’s degree from 4-year college or university in Finance; or equivalent combination of education and work experience.
- Minimum 1 year SBA loan underwriting experience required; knowledge of all components of underwriting commercial loans
- Strong organizational and computer skills and experience in a structured environment of processing, underwriting, and closing procedures, and of underwriting systems and their interdependencies.
- Must be able to manage workflow in accordance with client’s deadlines and delivery timetables.
- Familiarity with types of small business loan products offered by banks.

Desired Skills:

- 5 years underwriting experience preferred
- USDA loan underwriting

Language Ability:

Ability to read, analyze, and interpret complex documents. Ability to respond effectively to the most sensitive inquiries or complaints. Ability to make effective and persuasive speeches and presentations.

Math Ability:

Ability to calculate figures and amounts such as discounts, interest, commissions, percentages, volume.

Reasoning Ability:

Ability to apply principles of logical or scientific thinking to a wide range of intellectual and practical problems.

Computer Skills:

Requires advanced knowledge of Microsoft Excel and PowerPoint, loan and deposit systems, and Microsoft Office programs.

Physical Demands:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to talk and hear. The employee is frequently required to sit; use hands and reach with hands and arms. The employee must occasionally lift and/or move up to 15 pounds. Specific vision abilities required by this job include close vision and distance vision.

This job description is not an employment agreement or contract, and has no effect on the Bank’s employment at will policy. Management has the exclusive right to alter the scope of the work contained in this job description at any time without prior notice.

I can perform the essential duties and I accept the job responsibilities as outlined in this job description.

Employee Signature: _____ Date: _____