



## **CAREER OPPORTUNITY**

**Job Title: Income Property Loan /SBA Officer**

**FLSA Status: Exempt**

**Reports To: VP Sales Manager**

**Location: Corporate – West Covina**

**Language: English**

## **ABOUT Universal Bank**

Universal Bank is a premier company in West Covina CA, that has remained dedicated to the commitment of serving our local communities. We provide customized customer service by offering a full array of deposit and loan products.

Our corporate office is located in West Covina CA. with five branches serving LA County in West Covina, Monterrey Park, Rosemead, Eagle Rock, and Arcadia.

## **Position Summary**

Builds and maintains existing and new customer relations with the goal of obtaining loans secured by income property and commercial properties, increasing Bank's fee income and cross-selling of other bank products. Initiates, accepts and packages or refers applications for multifamily, commercial, business, SBA and individual loan customers/applicants. Manages new and existing loan transactions, communicates directly with clients, partner relationships, and loan processing team. Manages large or complex commercial loans, as needed, and counsels loan customers on loan management and beneficial financial strategies. Develops business, makes site-visits, and meets face-to-face with customers, among other needs and should expect to spend at least 50% of their time on the field

**ESSENTIAL DUTIES AND RESPONSIBILITIES:** The duties listed below are intended only as illustrations of the various types of work that may be performed. The omission of specific statements of duties does not exclude them from the position if the work is similar, related or a logical assignment to this position. Other duties may be assigned.

- Maintain current knowledge of applicable federal regulations, including Bank Secrecy Act, Due Diligence and Know Your Customer principles.
- Adhere to compliance and Bank policies and procedures in accordance with Universal Bank or regulatory standards
- Assists with the development of loan programs and policies to achieve bank's goals and objectives.
- Initiates relationships with direct borrowers and third parties interested in obtaining loans secured by income property and commercial properties.
- Makes strategic partnerships with real estate agents, property management companies and real estate loan brokers.
- Manages a loan portfolio to maintain and build customer relationships with the Bank.
- Provides support and training to Bank's retail branches.
- Analyzes applicant's financial status, credit and property evaluation to determine feasibility of granting loan.
- Prepares and submits loan packages to the Bank's Loan Center, recommends loan terms and conditions.
- Provides support to processing and underwriting team to see the loan application through approval and funding stages.
- Directs and implements business development activities to increase client outreach, increase loan portfolio balance, and maximize customer and partner relationships, .
- Manages large or complex commercial loans, as needed, and counsels loan customers on loan management and beneficial financial strategies.
- Manages their client pipeline so as to meet specific loan volume as established by management.
- Documents calls and business development activities with weekly call reports to supervisor.
- Establishes priorities; discusses client problems or complaints with supervisor.
- Provides back-up support to Income Property Loan Officers.

## **Qualifications:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

## **Education and/or Experience:**

- Sales and marketing experience.
- Knowledge of lending and underwriting policies and procedures.
- One to three years previous lending experience, including at least one year with cash flow analysis or underwriting experience.
- Knowledge of all federal and state regulations regarding lending.
- Proficient in Microsoft Office (Word, Excel, Outlook).

**Communication and organizational skills:**

Good written and oral communication skills; ability to communicate effectively and project a professional image when giving and taking information in writing, in person, and over the phone.

Superior analytical thinking and mathematical skills.

Excellent organizational and time management skills

Accurate typing/keyboarding skills; basic computer skills, including the use of word processing, spreadsheet software applications, and e-mail.

**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

While performing the duties of this Job, the employee is regularly required to talk or hear. The employee is occasionally required to stand; walk and sit.

The employee must occasionally lift and/or move up to 10 pounds.. No specific vision abilities required by this job.

Noise level in the work environment is usually moderate

*Universal Bank is an Equal Opportunity Employer. Anyone needing accommodation to complete the interview process should notify the recruiter.*

*You may or may not receive a response to your inquiry by email, mail, or fax depending on the number of job openings, volume of inquiries, and your qualifications.*