



**POSITION TITLE:** Underwriter

**HOURS:** Full-time

**REPORTS TO:** Anne Geggie, Vice President of Lending

**LOCATION:** Columbus, Ohio

**EFFECTIVE DATE:** APRIL 15, 2019

**FLSA STATUS:** Exempt

**PRIMARY RESPONSIBILITIES:**

All aspects of underwriting including reviewing initial applications for completeness, analyzing financial and management capacity. Identifying initial credit issues. Appropriately structure loans based on applicant ability to repay in compliance with internal credit and program policies.

**I. ESSENTIAL FUNCTIONS:**

- Serve as a primary project contact with applicants and institutional partners.
- Review and analyze all customer financial information to ensure sound credit decisions are made.
- Originate and underwrite loans.
- Underwrite loan requests in a timely manner.
- Work with applicants through all stages of the borrowing process.
- Oversee loan disbursements.
- Make presentations to community organizations.
- Attend meetings and public events, which provide marketing opportunities.
- Some travel within the state of Ohio required.

**II. QUALIFICATIONS AND REQUIREMENTS:**

- Possess a bachelor's degree in business or related field with a minimum of 2 - 5 years pertinent credit and underwriting experience in banking, finance, and/or community development.
- Knowledge of multiple types of lending programs strongly desired; experience with SBA-guaranteed lending procedures is preferred, but not required.
- Strong credit analysis and risk assessment skills.
- Customer oriented.
- Able to work independently and as part of a team.
- Possess critical thinking skills.
- Excellent written and verbal communication skills.
- Maintain exceptional customer service to remain consistent with company culture.
- Able to manage multiple projects simultaneously.

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***This position description is not to be construed as an exhaustive statement of accountabilities, duties, responsibilities of requirements. Any individual may be required to perform any other job-related activities or functions requested, subject to reasonable accommodation. Finance Fund reserves the right***

*to modify this job description to reflect changes in essential job duties made necessary by changing organizational needs, subject to reasonable accommodation.*

**To apply for this position, please send a cover letter and resume to Suzette Berry, MBA, the Vice President, Human Resources at Finance Fund and Finance Fund Capital Corporation at [SBerry@FinanceFund.org](mailto:SBerry@FinanceFund.org)**