

Job Description and Responsibilities

Title: Chief Lending Officer

Summary: Successful candidates will be responsible for providing leadership to the Financial Institution team on all Credit decisions focusing on Residential Mortgages and Non-owner Occupied Mortgage lending. The applicant will also supervise and develop staff, make credit and lending decisions, and perform credit monitoring of all loans above a certain threshold.

It is a salaried position and is not commission based.

Specific Job Functions:

- Serving as principal advisor to CEO, CFO and board of directors on all issues associated with lending strategies, credit risk management, and commercial/real estate lending.
- Strategically setting guidelines and policy relating to the accurate and timely servicing of the institution's Residential loan portfolio and NOO loan portfolio, including the production of loan documentation; proper funding and closing processes and loan servicing.
- Leading efforts with executive management to develop and implement appropriate lending products and services.
- Maximizing portfolio growth through effective planning, development, and implementation of lending strategies.
- Reviewing existing and new client relationships for credit quality, structure and pricing.
- Ensuring overall soundness of loan portfolio, with the ability to identify and develop long term strategies that will include initiatives such as portfolio mix, growth strategies, and market penetration objectives.
- Ensuring the accuracy of the risk rating system.
- Developing and implementing systems, risk controls and policies and procedures in line with regulatory requirements, institution policies and targets.
- Monitoring and managing institution's portfolio and communicate performance and concerns to top management.
- Becoming actively involved in the community
- As part of the financial institution's management team, participating in executive level discussions and in making recommendations regarding major policy decisions. Promoting and developing new business for the financial institution.