

**Job: Junior Loan Officer Date: June 2020**

**Reports to: Chief Credit Officer Exempt Status: Non-Exempt**

**Location: San Diego Office Hours: Full Time**

California Southern Small Business Development Corporation (Cal-Southern), is one of seven Financial Development Corporations (FDC) sponsored by the State of California. Cal Southern partners with community and regional banks and other local lending institutions to provide loan guarantees for small businesses that are unable to qualify for conventional financing. Cal Southern is one of the top producing FDCs in the network and is looking to continue to grow its market share.

The organization is looking for a proactive, self-starter who is able to work independently within a small company environment. We offer a competitive salary, benefits and a friendly work environment. Compensation will include a base salary with commission based on loans closed and funded.

**Primary Responsibilities**

The Junior Loan Officer position will review, underwrite and recommend loan requests for approval (based on eligibility requirements), represent the loan guarantee program to community partners and the lending community in the San Diego region with a focus on microloans ($50M and under). The ideal candidate will have excellent communication skills as well as an understanding of credit. Responsibilities and duties include:

* Assemble and analyze all financial information, marketing plan, historical and future business plans as it would apply to the most direct avenue of obtaining financial assistance.
* If information submitted is on an existing business, all submitted projection information must be compared to historical and national information (RMA) and new start-up businesses will receive a financial comparison to corporation guidelines as well as RMA.
* Submit potential loan requests to Chief Credit Officer for discussion, review and approval prior to Loan Committee presentation.
* Present Loan Guarantee requests to Loan Committee and (if necessary) Board of Directors.
* Conduct workshops (as necessary) and respond to telephone inquiries pertaining to Cal-Southern and State Loan Guaranty Program.
* Maintain an ongoing business relationship with all lenders in the service area.
* Perform any other related duties as assigned

**Preferred Qualifications**

* 2 years or more of Commercial/Small Business Lending experience and in business development
* Degree in business is desirable
* Excellent communication and credit skills
* An existing referral network in the region is a plus

**Contact**

Please send resume and cover Letter to the attention of Juan Carlos Hernandez at: jchernandez@californiasouthern.com