

CLASSIFICATION SPECIFICATION

FLSA:		Job Code:	ACV32047
Job Class Code:	410	Salary Schedule:	AREG
EEO Category:	02	Grade:	21
Workers Comp Code:	8810		

Job Code Established:	08/09/89	Effective Date:	08/09/89
Job Code Revised:	01/01/94	Effective Date:	01/01/94

JOB CODE SERIES: Loan Officer Series

JOB CODE TITLE: LOAN OFFICER II

HRIS TITLE: LOAN OFFICER II

CHARACTERISTICS OF THE CLASS: Works under the general supervision of the Loan Officer III or finance manager. Authority to determine applicants' eligibility for loans/grants; to summarize and recommend loan/grant applications to loan committees in conjunction with conferring with supervisor. Occasional overnight travel is required. Performs a variety of tasks in the processing of commercial loan/grant applications; analyzes financial and operational reports, balance sheets, income statements, financial ratios, and other factors to determine financial stability and creditworthiness of applicant; structures loans/grants; presents recommendations to the loan committee; manages portfolio of assigned loans; and provides public information about loan programs, eligibility and requirements.

EXAMPLES OF DUTIES: Counsels loan applicants on financial assistance. Determines eligibility of applicants for loans/grants. Compiles and analyzes data to determine loan feasibility. Writes credit memoranda for applicants, covering all aspects of the examination of the financial accounts and records of business organizations, in accordance with established procedure and format. Keeps abreast of changing industry, state, and federal standards related to credit analysis. Presents loans/grants to loan committee. Closes and monitors loans. Researches data from manuals, statutes, rule books, codes, and regulations to determine eligibility and compliance of loan. Inspects and examines new material to be filed or processed for filing and compares with separate information to ensure completeness and accuracy. Evaluates and processes relevant loan/grant-related documents, i.e., loan/grant deed, titles, agreements, etc., and documents specified sources. Solves loan service problems, i.e., assumed loans, prepayments, loans in default. Maintains active loan files. Explains agency policies, procedures, and practices to applicants, clients, representatives of other agencies, or outside individuals or groups. Attends professional seminars, meetings, conferences; gives and receives information helpful in work system operation. Performs related work as required.

WORK RESULTS/PRODUCTS: Loan/grant eligibility determination; loan/grant application analyses; final loan proposal; loan/grant presentation; approved loan/grant; completed loan/grant applications and closing packages; funded loan/grant; and promotion of loan/grant programs statewide.

RESPONSIBILITY: for the timely analysis of loan/grant applications, eligibility of applications; promotion of loan programs in rural and metropolitan communities. Submittal and closing of loan applications.

KNOWLEDGE, SKILLS AND ABILITIES:

Knowledge of: the principles, standards and practices used in commercial/business lending operations; state business development finance programs; business financial analysis procedures, practices and standards; the written guidelines, procedures and applicable legislation regarding different loan programs.

Ability to: evaluate and analyze loan applications and related financial and operational reports; communicate verbally and in writing; solve problems; perform credit analysis; analyze financial documents; establish and maintain working relations with local organizations, loan applicants and business representatives.