Position: Commercial Loan Analyst
Location: Manteno, Illinois
Wage/Salary: $55,054.00 – $68,818.00 annually
Hours: 40 hours per week, Monday through Friday. (No fixed schedule, the hours vary upon bank needs.)

To apply: Visit the employment section of our website at: www.homestarbank.com to fill out our online application.

Position Summary: Analyze commercial credits for new and existing commercial and SBA transactions in a timely and accurate manner which accurately identifies the credit risk of large and/or complex borrowing relationships to the bank. Provide support to Commercial & SBA Lenders to complete underwriting and continuing analysis of commercial and SBA loans to ensure proper risk grading of new and current commercial relationships. Provide internal and external customer service support related to new and existing commercial loans.

The listings below are intended to describe the general content of basic requirements of this job. It is not intended as an all-inclusive description of duties, responsibilities or requirements.

Principal Duties and Responsibilities:
1. Preparation of credit memos in compliance with Bank policy and ensure proper approval level is obtained.
2. Identify primary, secondary and tertiary sources of loan repayment.
3. Pinpoint transaction-specific credit risks and mitigants to recommend proper loan grade and approval or denial of request.
4. Review and analyze corporate and personal tax return/financial statement trends. Calculating and evaluating cash flow, leverage and debt service coverage.
5. Performing collateral analysis and assessing personal guarantor strength including review of appraisals for completeness and accuracy.
6. Interpreting client/proposal data and articulating it in a clear, coherent written format.
7. Communicating and negotiating with Bank Lenders.
8. Reviewing and interpreting third party credit reports.
9. Provide quality customer service to internal and external customers via phone and mail.
10. Updating loan files as updated financial information is received. Includes memos to loan files on existing loans. Complete annual reviews on existing relationships. Update tracking system for documentation or collateral deficiencies.
11. Follow up on financial statements on existing commercial loan customers, and update tracking system and verification of Loan to Value on loans requiring ongoing monitoring. This may include review of accounts receivable and payable aging for credit concentrations and quality of customers and to document risks related to financial information.
12. Assist in preparation of file information for Participation loans.
13. Complete and process the following for SBA loans:

4506T's	Refund Checks
OFAC	Withdrawal and decline letters
CAIVRS	Weekly pipeline reports
Credit Reports	Depositing checks/ACH Payments
Broker Applications	

14. Responsible for adhering to all applicable laws and regulations including the Bank Secrecy Act.
15. Achieve annual referral expectations for the Bank.
16. Other duties as assigned.

Education and Experience Requirements:
1. Undergraduate Degree in accounting, finance or related business field preferred.
2. Experience in commercial lending processing/underwriting loans.
3. 3-5 years Credit underwriting or formal credit training recommended.
4. Ability to think critically and work independently and to provide high quality analysis of credits.
5. Exceptional written and verbal communication skills.

Skills and Abilities:
1. Functionality and operation of Microsoft Windows, Word and Excel
2. Knowledge of ITI system
3. Knowledge of Fiserv EasyLender
4. Ability to multi-task projects
5. Honesty
6. Team player
7. Ability to provide exceptional customer service with a smile
8. Excellent communication skills, both verbal and written

Physical Requirements:
1. Computer use up to 7 hours a day
2. Lifting of weights up to 20lbs

HomeStar is an Equal Opportunity /Affirmative Action Employer, Minority/Female/Disabled/Veteran.