

Position: VP, Senior Business Development Officer
Location: Chicago, Illinois
Wage/Salary: \$77,600.00 - \$97,000.00 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.homestarbanc.com to fill out our online application.

Position Summary: Originate business for the bank suitable for asset generation in Small Business Administration and USDA loans. Gather applications, perform financial analysis of required cash flow, and present the package within credit policy requirements. Directly interact with, and manage client relationships.

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. Generate new SBA loans suitable for Small Business Administration (SBA) and USDA loans from small business clients in accordance with established annual goals and objectives.
2. Originate new business through paid and non-paid referrals and face to face contacts.
3. Identify main client groups and audiences, determine the best way to communicate information to them, and develop and implement a communication plan.
4. Manage client relationship on originated loans through the closing. Make periodic site visits to clients within defined market region to assist Portfolio Management Group and to provide compliance with Annual Review Documentation from borrowers.
5. Cross sell bank services to existing loan relationships and manage relationships.
6. Prescreen loans with knowledge of SBA and USDA for proper structure, conformity, and eligibility with respect to the applicable loan program. Follow up on any exceptions or account matters.
7. Gather complete underwriting packages, and present term sheet and commitment letter when applicable. Assist team with obtaining from clients all necessary documentation needed to close the transaction.
8. Work with Small Business Lending division on all loan submissions, presentations and qualification matters.
9. Manage client relationship and expectations of new accounts by taking loan applications, attending closings and providing customer service. Work with borrower/applicant to facilitate convert loan opportunities.
10. Act as primary liaison with the client and handle any issues/problems promptly. Maintain and build open communication for the duration of the loan cycle.
11. Participate in presentation of loans to Loan Committee.
12. Participate in community and business functions/groups to provide a positive image for the bank within the region's marketplace. Establish referral contacts within the community. Maintain strong working relationships with referral contacts.
13. Educate clients of advantages and create brand recognition in the market.
14. Attend local SBA functions to establish Banks presence and cultivate SBA and CDC (Certified Development Company) relationships.
15. May supervise other business relationship officers. Provide leadership and mentor other business relationship officers.
16. Responsible for adhering to all applicable laws and regulations including the Bank Secrecy Act.
17. Achieve annual referral expectations for the Bank.
18. All other duties as assigned.

Education and Experience Requirements:

1. An undergraduate degree in a related field or an equivalent combination of training and experience.
2. A minimum of 5 years in SBA lending experience required.

Skills and Abilities:

1. Demonstrated prior business success in Small Business Administration Lending/Sales
2. Excellent verbal, written, and interpersonal communication skills
3. A team player able to work effectively in a team fostered, multi-tasking environment
4. Proficient in Microsoft Office suite, e.g. Excel, Word, Outlook
5. Strong working knowledge of financial analysis including cash flow, balance sheet, financial ratios, industry analysis, audit, etc.

Physical Requirements:

1. Travel up to 25% within the continental United States
2. Computer use up to 7 hours a day
3. Lifting of weights up to 20lbs

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Minority/Female/Disabled/Veteran.***