

Senior Loan Officer

Baltimore Community Lending

Baltimore, MD

Background:

Baltimore Community Lending (BCL) is a non-profit real estate financing corporation and certified Community Development Financial Institution. The BCL mission is to support the revitalization and strengthening of Baltimore neighborhoods through innovative and flexible financial assistance. The Company has a 22 year history of providing construction financing to non-profit and for-profit developers of properties in Baltimore City neighborhoods and neighborhood commercial districts. BCL is an Equal Opportunity Employer (EOE).

Position Summary:

The Senior Loan Officer for Commercial/Multi-family loans markets BCL loan programs, identifies potential new customers, originates loans to prospective borrowers and recommends loans for approval to the President/CEO and Loan Committee. The Senior Loan Officer provides technical assistance to prospective applicants while determining program eligibility and performing thorough project and credit analysis in conformance to loan policies, procedures and underwriting criteria and coordinates closing of approved loans with legal counsel. Senior Loan Officer works with construction inspector and makes periodic site visits during construction. He/she will also work with the finance and portfolio team on construction draws, delinquencies, loan workouts and modifications as needed. The Senior Loan Officer reports directly to the President/CEO and performs such other duties and responsibilities as assigned by the President/CEO or the Loan Committee. Employee must meet performance goals as set by President/CEO and Board.

Qualifications and Experience:

Minimum undergraduate or college degree with five (5) or more years experience including 1) a verifiable track record of success proactively networking in pursuit of new business development; 2) lending and credit analysis experience, preferably in real estate development finance and/or construction lending; 3) work experience in community development and/or affordable housing and 4) strong communication, writing and proficient computer skills including Microsoft Excel, Word, Power Point and Outlook.

Compensation: commensurate with experience and qualifications paid as base salary and benefits plus incentives. Excellent benefits package including 401k plan with match, healthcare, life and disability insurance and paid annual leave.

Email resume and cover letter ONLY to resumes@bclending.org. No telephone calls.