



*Our people make the difference,  
and we put relationships first.*

## ***JOB DESCRIPTION***

**Title** Credit Underwriter and Investor Relations

### ***Position Summary***

Performs a wide variety of duties designed to facilitate the credit review and approval of transactions, and to work with both internal and external investors.

### ***Key Duties & Responsibilities***

- Perform a **credit analysis** on municipal, nonprofit, and commercial transactions which includes an in-depth evaluation of all relevant financial reports; a review of the transaction structure in relationship to value of collateral and the useful life of the equipment; and research and evaluate all available demographic data on community where entity is located.
- Prepare **credit submission** packages for investor review. Prepare a detailed credit write-up based on your research, review, and summary of the transaction as outlined in No. 1 above. Be able to answer, or obtain answers, for questions posed by investor regarding any relevant issues about the transaction during the credit review process. Contact lessee as necessary to obtain additional financial information needed to obtain a credit approval.
- Establish and maintain **transaction files** in hard copy and database formats on all transactions submitted to investor. All relevant paperwork, including credit approval, should be properly sorted in hard copy file with any conditional approval notes clearly indicated. Database file maintenance should include proper completion of all relevant information available at the time of credit review, and documentation in the transaction notes regarding all actions/processes taken by the employee.
- Prepare **credit memos** as needed for approval by investor. Ensure reason for submission is appropriate and consistent with company guidelines. Use established method and follow-up procedures to ensure approval is obtained in a timely fashion and followed up with proper notation in database record.
- **Credit Applications and Transaction (TAC) Forms** used by company staff should be reviewed, maintained, and updated on a regular schedule. Provide proper notifications to all staff members, upon making changes to any credit applications or TAC forms. Ensure previous version is replaced in all appropriate reference locations for staff usage.
- **Sales Support** for the company's origination staff will be provided on an as needed basis and will be in the form of assistance with TAC form completion, sending and receiving appropriate credit applications, and obtaining relevant financial information from customers. **Quoted Rates from Investors** maintain spreadsheet with historical rates provided by investors on transaction.
- **Cross-training** within the company. Develop a conceptual understanding of the job duties of the sales staff and how that impacts your duties. Develop a conceptual understanding of the job duties of the documentation staff and how your role impacts their duties. Develop basic understanding of the Lease Agreement, documentation requirements, and security interest requirements on diverse transactions.

### ***Additional Responsibilities***

Participate in proactive team efforts to achieve departmental and company goals. Perform other similar or related duties as necessary. Provide support for special projects for management as requested. Maintain quality working relationships with all co-workers and customers.

### ***Prerequisites for the Job***

- Ability to calculate figures and amounts such as discounts, interest, commissions, percentages, rate, ratio, and interpret results. Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations.
- Ability to read and understand financial statements and determine Lessee's ability to make rental/lease payments.
- Ability to define problem, collect data, establish facts, and draw valid conclusions. Ability to successfully interpret and handle a variety of abstract and concrete variables.
- Proficient personal computer skills including electronic mail, record keeping, routine database activity, word processing, spreadsheet, graphics, use of internet, etc.
- Ability to prioritize and handle multiple tasks simultaneously.

### ***Knowledge, Skills & Abilities***

- High energy level, comfortable performing multifaceted tasks in the course of regular day-to-day activities.
- Ability to interact with diverse personalities, tactful, mature, flexible.
- Good reasoning ability and sound judgement.
- Good communication skills.
- Resourceful and well organized.
- Results and people oriented, but have ability to balance other business considerations. Service oriented, but assertive/persuasive.
- Mathematical aptitude and problem-solving skills.
- Competence with computers, telephones, and other office equipment.

### ***Education & Experience***

Four-year college or university program certificate; or two to four years related experience and/or training; or equivalent combination of education and experience.

### ***Work Environment***

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, scanners, filing cabinets, and fax machines. The noise level in the work environment is usually moderate.

### ***Physical Demands***

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. While performing the duties of this job, the employee is regularly required to sit; and talk or hear. The employee frequently is required to stand; walk; use hands to finger, handle or feel; and reach with hands and arms. The employee may occasionally lift up to 10 pounds. Specific vision abilities required by this job include close vision, distance vision, peripheral vision, depth perception, and ability to adjust focus.

The requirements listed above are representative of the knowledge, skill, and/or ability required. Reasonable accommodations can be made to enable individuals with disabilities to perform the essential functions.