

Job title	<i>Director, Project Underwriting</i>
Reports to	<i>Vice President, Business Development and Operations</i>

Job purpose

This position plays a significant role in achieving the organization's primary mission to work with existing businesses to stay and grow and supporting intentional and other business attraction/recruitment opportunities. The director will be responsible for evaluating, structuring, and underwriting a diverse cross-section of economic development funding requests for the organization. The position will utilize financial expertise and efficient project management skills to work closely with the organization's Business, Retention, and Expansion team who develop project leads, as well as the Operations team who skillfully provide support to all levels of the organization.

Duties and responsibilities

- Expertly evaluate, structure, and underwrite a diverse cross-section of economic development funding requests
- Complete detailed analysis of funding requests for rule applicability and credit worthiness
- Serve as chief credit officer in determining acceptable project risk tolerance for economic development loans that will be held in the organization's portfolio
- Oversee the coordination of funding applications and credit memos for loan committee or board approval
- Assess and solve project structure modification requests stemming from the organization's existing project portfolio
- Assist the Vice President with the ongoing evaluation of new and existing economic development funding tools to ensure the organization's toolkit is strategically positioned to deliver on its economic development mission
- Utilize the organization's significant investment in loan underwriting and information collection software platforms to efficiently assess and manage funding requests
- Capture information in the organization's database and communicate key pieces of information to the team to ensure there is broad knowledge about each funding project
- Provide timely information to other members of the team to ensure the highest level of customer service is possible, to help inform communication strategies and to advance leads into projects when possible
- Maintain good working knowledge of all organizational initiatives, policies, and procedures to be able to share information to ensure proper compliance and corporate governance is maintained

Skills and qualifications

This position requires the following skills and qualifications:

- Strong commercial credit / lending knowledge
- Effective written and verbal communication
- Strong interpersonal skills
- Strong project management and problem-solving competencies
- Ability to learn and utilize multiple software platforms to drive efficiency
- Superior attention to detail
- Knowledge and experience in understanding commercial / industrial real estate
- Knowledge of financial matters related to production agriculture is helpful, but not required
- Knowledge of economic development funding tools delivered through the Pennsylvania Department of Community and Economic Development (DCED), Commonwealth Financing Authority (CFA), and Small Business Administration (SBA 504) is preferred, but not required

Direct reports

At this time, this position will not be required to manage or supervise other personnel.

Annual Performance Measurements

This position will be evaluated on the following key performance measurements:

- Ability to balance asset quality and the organization's mission toward economic development
- Successful qualification of economic development funding leads effectively balancing return on investment
- Effectiveness is interpreting economic development funding tool requirements and structuring projects to achieve success in a timely, efficient manner
- Utilization of the organization's CRM database and software systems
- Effectiveness of communication with other team members to ensure a high level of customer service

Approved by:	<i>Vice President, Business Development & Operations</i>
Date approved:	
Reviewed:	<i>September 12, 2018</i>