



**Job:** Loan Officer  
**Reports to:** Chief Credit Officer  
**Location:** San Diego Office

**Date:** July, 2016  
**Exempt Status:** Exempt  
**Hours:** Full Time

California Southern Small Business Development Corporation (Cal Southern), is one of nine Financial Development Corporations (FDC) sponsored by the State of California. Cal Southern partners with community and regional banks and other local lending institutions to provide loan guarantees for small businesses that are unable to qualify for conventional financing. Cal Southern is one of the top producing FDCs in the network and is looking to continue to grow its market share. The organization is looking for a proactive, self-starter who is able to work independently within a small company environment. We offer a competitive salary, benefits and a friendly work environment. Compensation will include a base salary with commission based on loans closed and funded.

### **Primary Responsibilities**

The Loan Officer position will market the loan guarantee program to the banks and lending community in the San Diego region. The ideal candidate will have excellent marketing skills as well as a strong understanding of credit. Responsibilities and duties include:

- Conduct workshops and respond to telephone inquiries pertaining to Cal Southern and the State Loan Guaranty Program, and other programs available through this corporation.
- Interview prospective candidates for guarantee, management, and technical assistance; analyze their loan proposal to determine feasibility of financial consideration.
- Establish general financial requirements pertaining to conditions of the State Loan Guarantee.
- Assemble and analyze all financial information, marketing plan, historical and future business plans as it would apply to the most direct avenue of obtaining financial assistance.
- Prepare financial forecast such as projected profit and loss, cash flow, proforma financial statements, business spread sheets and debt serviceability schedules from data submitted by client.
- If information submitted is on an existing business, all submitted projection information must be compared to historical and national information (RMA) and new start-up businesses will receive a financial comparison to corporation guidelines as well as RMA.
- Submit potential loan requests to Chief Credit Officer for discussion, review and approval prior to Loan Committee presentation.
- Present Loan Guarantee requests to Loan Committee and Board of Directors.
- Make suggestions as to the programs, methods, and lenders that may be of financial assistance.
- Maintain an ongoing business relationship with all lenders in the service area.
- Perform any other related duties as assigned

### **Preferred Qualifications**

- 4 years or more of Commercial/Small Business Lending experience and in business development
- Degree in business
- Excellent writing and credit skills
- An existing referral network in the region is a plus

### Contact

Please send resume and cover Letter to the attention of Robert Villarreal; [rvillarreal@cdcloans.com](mailto:rvillarreal@cdcloans.com) by August 20, 2016