

## BAC COMMUNITY BANK

**Job Title:** Loan Underwriter  
**Reports To:** Credit Administrator/Underwriting  
**FLSA Status:** Exempt  
**Department:** Lending  
**Category** Professional/Officer  
**Supervisory Responsibilities** None

**Summary:** Analyzes financial information and underwrites credit worthiness of borrowers to ensure compliance with loan policy and all regulatory laws and regulations.

### **Essential Duties and Responsibilities:**

- Collects and analyzes financial and related information related to new and renewal loans
- Underwrites credit worthiness of borrower
- Performs complex financial and risk analysis
- Evaluates loan collateral
- Prepares loan presentations for appropriate approval authority
- Performs commercial real estate loan stress tests
- Maintains loan files with complete and sufficient documentation
- Performs any duties of Senior Credit Analyst as assigned
- Assists Credit Analysts as needed
- Serves on task forces and committees as assigned
- Ensures regulatory compliance as applicable

### **Competencies:**

- Level 1 (See Competency Document)

### **Qualifications:**

To perform this position successfully, an individual must be able to perform each essential duty satisfactorily. The requirements as documented are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Education/Experience:** Bachelor's degree from 4 year college in applicable discipline and 5 years applicable experience in progressively responsible positions or equivalent combination of education and experience.

**Language Ability:** Ability to read, analyze, and interpret common bank policies, financial reports, and legal documents. Ability to respond to internal and external customers, and regulatory agencies. Must have knowledge of contract law and ability to interpret same.

**Math Ability:** Ability to understand and apply basic mathematical concepts a required in banking as well as general accounting principles.

**Computer Skills:** Must have strong knowledge of Word, Excel, Sage works, Outlook and other bank information systems as required by the position. Must be adept at accessing and utilizing information necessary to perform job functions.

**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. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit, use hands to finger, handle or feel and to talk and to hear. The employee is frequently required to reach with hands and arms. The employee is occasionally required to stand, walk, climb, balance and drive.

The employee must occasionally lift and /or move up to 25 pounds.

Specific vision abilities required by this job include close vision, distance vision and ability to adjust to focus requirements.