Title: Senior Commercial Loan Portfolio Manager

Location: Washington, D.C.
Job #: 2017-2511

Apply for this position here.

JOB SUMMARY:
The Senior Portfolio Manager owns primary responsibility for the underwriting quality, portfolio administration and credit quality of assigned portfolio working directly with Relationship Manager, Lenders and other stakeholders within the Bank.

RESPONSIBILITIES:

- Responsible for the credit and monitoring of portfolio risks..
- Working directly with Relationship Manager, Treasury Management and other team members to effectively grow fees, deposits, and portfolio revenue by presenting financial solutions to customers.
- Conducts preliminary evaluation and underwriting of loan proposals terms sheets.
- Contribute to the Team's overall meeting and/or exceeding the assigned volume/production goals
- Identify and recommend changes and enhancements to the Bank's lending policies and procedures, to best serve community and current market needs
- Responsible for full cycle of loan requests process. Provide financial and market analysis, obtain data to prepare a term sheet and write proposals to expand lending business.
- As part of the underwriting process, requests all third party appraisals required and obtain reports while ensuring all is within compliance.
- Identify areas of concerns pertaining to a loan and discuss with Lender or Relationship Manager
- Primary liaison with the Credit Department on loans submitted, prepare LLR and facilitate approval of the loan.
- Primary contact for the coordination of information between client and internal departments in the loan process.
- Responsible for communication and finalizing loan closing with external closing attorney.
- Responsible for overseeing renewals, document tickler and covenant tracking of loans.
- Monitor loan documentation exception reports and follow-up to clear up document exceptions in a timely manner.
- Works closely with Relationship Manager to manage maturing loans.
- Troubleshoot, report and manage activity on delinquent accounts at the various intervals
- Generate and provide requested reports as necessary on Team's loan portfolio
- Participate in team sales call and attend external events and activities in a business development role.

QUALIFICATIONS:

- Minimum of 2 years of experience working in a Banking environment with emphasis on credit area required.
- Formal credit training is required.
- Prior experience with loan underwriting is required.
- Ability to analyze financial and project statement, corporate and personal tax returns.
- Understanding of basic loan structure processes and regulations associated with lending
- Strong understanding of loan documentation criteria
- Knowledge of United's services, products, policies and procedures is a plus
- Excellent verbal and written communication skills;
- Proficiency with Microsoft Office Suite (Word, Excel, PowerPoint)
- Excellent interpersonal, customer relations and sales skills;
- Ability to demonstrate being a self-starter, well-organized, detail-oriented
- Strong team work ethics is required
- Ability to work well independently and in a fast paced environment
- Travel within the local market may be necessary
- Bachelor's degree in Business, Finance or related field or equivalent experience

ESSENTIAL FUNCTIONS:

- Sitting for extended periods of time.
- Sufficient dexterity of hands and fingers to efficiently operate a computer keyboard, mouse, power tools, and other computer components.
- Ability to converse and exchange information with all levels of staff within organization.
- Ability to observe, perceive, identify, and translate data

We are an Equal Employment/Affirmative Action employer. We do not discriminate in hiring on the basis of sex, gender identity, sexual orientation, race, color, religious creed, national origin, physical or mental disability, protected Veteran status, or any other characteristic protected by federal, state, or local law.

If you need a reasonable accommodation for any part of the employment process, please contact us by email at recruiting@bankwithunited.com and let us know the nature of your request and your contact information. Requests for accommodation will be considered on a case-by-case basis.

For more information about our commitment to equal employment opportunity, please click here.