



## **Senior Loan Officer Position Announcement**

<b>Status:</b>	Full Time
<b>Reports To:</b>	Director of Lending
<b>Supervisory:</b>	Supervises 1-2 lending staff
<b>Primary Office:</b>	Aptos or Remote
<b>Salary:</b>	\$80,000 - \$90,000, commensurate with experience

### **JOB SUMMARY:**

Join California FarmLink's lending team to support the prosperity of California farmers and ranchers, ensure equitable access to economic opportunity, and support environmental stewardship and vibrant local food systems. This position plays a key role in FarmLink's agricultural lending as a Community Development Financial Institution (CDFI), providing underserved farmers and ranchers with access to capital and technical assistance. The Senior Loan Officer will drive growth in FarmLink's small business and farmland ownership lending through strong relationships with realtors, lenders, land trusts and other referral partners.

### **ESSENTIAL DUTIES AND RESPONSIBILITIES**

#### Business Development and Origination

- Build on existing network to expand FarmLink's reach into diverse agricultural communities across the state to identify farmers that face barriers to accessing capital
- Cultivate relationships that are synergistic with FarmLink's mission, and provide an efficient pipeline of high quality deal referrals that fit our target market
- Generate repeat business and receive borrower referrals
- Screen potential loan applicants for eligibility
- Conduct high-level financial analysis of applicant businesses to determine likelihood of approval, and appropriate loan structure
- Provide loan readiness and credit management technical assistance to prospective borrowers, and refer to internal/external service providers as needed
- Manage loan pipeline, and supervise Lending Associate, to ensure timely response to prospective borrowers, and appropriate pipeline composition

#### Lending

- Contribute to FarmLink loan production goals, primarily through small business and real estate lending, with loans typically in the range of \$100,000 – \$1.75 Million
- Manage lending relationship with borrowers
  - Collect loan application and supporting documentation from applicants
  - Support borrower success by providing business coaching and making referrals to internal/external service providers as needed
  - Monitor portfolio for quality and performance, including support to manage delinquencies and collections, compliance with loan covenants, adjusting risk ratings quarterly, and restructures
- Underwrite and make loan recommendations on commercial agricultural loans
  - Analyze financial information to assess business viability, repayment capacity, credit quality and document risk factors and mitigations
  - Conduct research to obtain information necessary to complete underwriting



- Prepare written analyses
- Present loan requests to FarmLink Loan Committee
- Work with Loan Operations staff to prepare closing documents, schedule and conduct closings
- Understand market needs and partner with internal and external stakeholders to develop new loan products as necessary to meet lending and impact goals

#### Risk Management and Policy

- Partner with and support Loan Operations staff to achieve program goals around loan performance and risk management
- Develop deep knowledge of FarmLink's lending policies
- Identify and implement lending and servicing policy improvements

#### Capacity Building/Other

- Support Director of Lending in achieving program goals as time allows, which may include supervising Loan Officer, implementing projects in evaluation, investor relations and reporting, fundraising, communications, loan operations, or other areas
- Participate in professional development opportunities to grow knowledge and skills to carry out position responsibilities and support FarmLink's mission

### **POSITION REQUIREMENTS**

- 5+ years relevant lending experience at a CDFI, ag lender such as FSA or Farm Credit, community bank or other financial institution
- Strong financial analysis skills, experience exercising judgment, willingness to make hard decisions
- Bilingual, with the ability to communicate the written and spoken word in **both English and Spanish**
- Working knowledge (or ability to obtain working knowledge) of government guarantee programs such as Farm Service Agency, Small Business Administration and others
- Fluency with Microsoft Office, Google Productivity Suite, CRM and loan management systems
- Exceptional organizational skills and attention to detail, well-disciplined, able to manage multiple and competing deadlines with calmness and courtesy
- Demonstrated self-starter that can work independently, take initiative, and prioritize time wisely
- Highly effective communicator and adept at building relationships
- Ability to provide excellent customer service to both clients and FarmLink team members - in person, on the phone and via email
- Possess flexibility, creativity, patience, and a desire to have a positive impact in the world
- An undergraduate degree in business administration, finance, community development or other relevant field is required. For this position, FarmLink may also consider the equivalent combination of education and work experience.
- Highly desirable:
  - Native Spanish speaker
  - Experience in and knowledge of sustainable agriculture, with a deep understanding of the opportunities and challenges farmers and ranchers face

California FarmLink offers a generous benefits plan, including health insurance after 60 days, employer contribution to 403b retirement plan, paid vacation, and a family-friendly and flexible work environment. California FarmLink maintains a drug-free workplace and is an equal opportunity employer. **We seek candidates that represent the diversity of the communities we serve, and strongly encourage you to apply.**



### **How To Apply**

Please email a thoughtful cover letter explaining your interest in the position and organization with resume to: [info@cafarmlink.org](mailto:info@cafarmlink.org). No phone calls please. Posted March 2021; applications accepted on a rolling basis; open until filled.

### **Who We Are**

The mission of California FarmLink is to invest in the prosperity of farmers and ranchers through lending, education, and access to land. We value equitable access to opportunity, resilient working landscapes, fairness and accountability, and learning from diverse farmers and ranchers. For more info, and to learn about FarmLink's commitment to Diversity, Equity and Inclusion: <https://www.californiafarmlink.org/dei-principles/>