EVERGREEN
BUSINESS CAPITAL

We believe that each employee makes a significant contribution to our success. That contribution should not be limited by the assigned responsibilities. Therefore, this role description is designed to outline primary duties and qualifications but not limit the employee or the organization to just the work identified. It is our expectation that every employee will offer his/her services wherever and whenever necessary to ensure the success of our products and services.

Job Title: Vice President, Loan Officer

Department: Lending

Physical Location: Office in Portland, OR.

Location Territory: **METRO/PORTLAND & OREGON COAST COUNTIES** - Columbia, Clackamas, Multnomah, Washington, hood river, Clatsop, Tillamook, Yamhill; **SW WA COUNTIES:** Clark, Skamania

Reports to: Sales Manager

Base Pay Range: $85,000 - $105,000 with potential for quarterly incentive **Job Family: Lending**	**Type of position:** **X Full-time** **☐ Part-time** **☐ Intern**	**Hours 40/week** **X Exempt** **☐ Nonexempt** **Required Travel: Regional 60%**

General Description:

Responsible for developing and processing new commercial loans within assigned territory. Acts as the main contact for bankers, lenders and/or brokers to generate new business partners or new loans. Analyzes worksheets, financial statements and other documents to evaluate loan quality; packages loans. Works with the lender, borrowers and Evergreen's support staff to get loans authorized and funded. All Loan Officers are to maintain a healthy professional relationship with the Evergreen Business Capital team, as well as prospective Third Party Lenders and all Clients.

This is the first of four levels of Loan Officer. Learning and development is focused on learning the established loan process, developing experience in the end-to-end execution of the tasks within the loan process, learning and demonstrating effective interactions with colleagues, and demonstrating skill growth and effectiveness in the performance of the core responsibilities of the position.

Key Responsibilities (Essential Functions):

80% Manages the loan development process for a territory

- Identifies potential loan leads and follows up as appropriate.
- Interviews loan applicants and collects and analyzes financial and related data to determine the viability of the deal and the merits of the specific loan request.
- Works with support staff and credit team to obtain board and SBA approval.
- Works with the Credit Officer and Closer to follow through on the loan for the borrower and banker.
- Responds to inquiry calls for existing or potential loans as needed.

20% Markets the loan programs offered by the company

- Calls on market through appointments, drop-ins and team presentations
- Maintains current product knowledge of all programs offered by the company as well as competing programs from other organizations. Is able to discuss the pros and cons of various loan approaches for target customers.
- Attends local networking events and ensures that Evergreen's contact list is up to date.

Secondary Duties (Non-Essential Functions):

Reviews and continuously improves internal processes
Carries out special projects as assigned

Preferred Experience and Education:

• Four-year college degree in business, finance, or related field preferred.
• Previous commercial lending/SBA lending experience preferred.
• Exceptional oral, written, and interpersonal skills.
• Ability to analyze business financial statements.
• Self-motivated and ability to understand complex rules and regulations.
• Excellent time management skills.
• Detail oriented

Supervisory Duties:

No direct reports, however, the incumbent is expected to provide support, input and training if needed to internal staff involved with the loan.

Success Factors:

Strong interpersonal skills, credit analysis, and ability to multi-task is required.

Physical & Mental Requirements:

Constant reading, writing, speaking and understanding English. Frequent interpersonal skills, teamwork, customer service and use of discretion. Decision making, mentoring, must be detailed oriented, possess advanced mathematical and analytical skills, Excellent communicator, Complex computer operation and software proficiency, independent judgment, presentations/teaching, problem analysis, negotiation and training/supervising. Frequent talking, repetitive motions of hands/wrists, sitting, hearing and keyboarding.

Manager Approval: **Date:**
Title:

Revised: July 2025 by HR/LM