

First Bank of Highland Park

Date	5-7-2019	Requisition Number	2019 - 16
Position	Vice President/Large Corporate & Lease Finance		
Department	Large Corporate & Lease Finance		
Reports To	EVP/Commercial Banking, Large Corporate & Lease Finance		
Basic Function	<p>Responsible for:</p> <ul style="list-style-type: none"> • Underwriting loans and leases for: <ul style="list-style-type: none"> ○ Fortune 1000 companies ○ health systems/hospitals ○ colleges/universities ○ nonprofits • Qualifying new opportunities as part of a team • Portfolio Management 		
Essential Duties	<ol style="list-style-type: none"> 1. Make sound credit decisions and recommendations via written and verbal presentations <ul style="list-style-type: none"> • Evaluate and recommend approval of commercial loans and leases • Prepare credit write-ups with a focus on writing narratives on the underlying client's solvency and inherent risks to include, but not limited to: <ul style="list-style-type: none"> ○ Assess lending risks, clearly identifying offsetting mitigants ○ Review and analyze financial statements ○ Complete collateral analysis ○ Recommend credit risk rating ○ Assess whether pricing and terms are appropriate ○ Review draft loan documents to ensure documents conform to what was approved ○ Complete loan closing checklist • Monitor factors affecting a variety of industries and connect their impact to clients' future operating and financial performance 2. Perform additional departmental duties such as: <ul style="list-style-type: none"> • Analyze the following for accuracy, converting information to quarterly credit notations and trend analysis reports: <ul style="list-style-type: none"> ○ Financials ○ Borrowing base certificates ○ Covenant compliance • Contact clients or agent banks for past due information • Complete annual reviews • Assist with funding commercial loan draw requests • Attend Loan Committee meetings as requested • Attend bank meetings for current and/or potential loan clients • Maintain credit files • Attend training as scheduled <p>NONESSENTIAL DUTIES</p> <ul style="list-style-type: none"> • Other duties as assigned 		

Website Job Posting

Knowledge, Skills & Abilities	<ul style="list-style-type: none"> • Ability to perform ratio analysis, complete risk assessments and make sound credit decisions • Proficiency in credit/lending transactions and analytical skill sufficient to independently underwrite credit commitments of up to \$25mm • Tact and diplomacy in dealing with team members, clients and agent banks • Strong analytical and problem solving skills • Proven ability to communicate verbally and in writing with internal and external customers and with various levels of management • Ability to work in a team environment • Flexibility in adapting to changing volumes and areas of focus • Accounting and finance knowledge and commercial banking experience • Detail oriented • Ability to multi-task while meeting deadlines
Training & Experience	<ul style="list-style-type: none"> • College degree in Finance, Accounting or related field • Minimum 10 years commercial credit lending experience • Successful completion of a major corporate bank commercial training program (or the equivalent corporate banking/corporate finance or accounting experience) • Microsoft Excel, Word and Outlook proficiency • CPA or MBA preferred • Experience underwriting health systems/hospitals, colleges/universities and nonprofits is a plus.
<p><i>To Apply: Send email with attached resume to careers@firstbankhp.com. Please reference Job Code 2019 – 16.</i></p>	