

# First Bank of Highland Park

<b>Date</b>	2-19-2020	<b>Requisition Number</b>	2020 - 05
<b>Position</b>	Vice President/Commercial Real Estate		
<b>Department</b>	Commercial Real Estate		
<b>Reports To</b>	Executive Vice President/Commercial Banking, Real Estate		
<b>Basic Function</b>	Responsible for origination, underwriting and closing of commercial real estate loans and responsible for managing client relationships.		
<b>Essential Duties</b>	<ol style="list-style-type: none"> <li>1. Responsible for originating, underwriting and closing of commercial real estate loans <ul style="list-style-type: none"> <li>• Analyze new loan opportunities</li> <li>• Interview clients and prospects regarding credit and service needs</li> <li>• Perform site inspections</li> <li>• Order and review appraisals and other third-party reports</li> <li>• Evaluate financial and operating information including property level cash flow and guarantor financial information</li> <li>• Prepare proposals, commercial loan presentations and commitment letters</li> <li>• Work with Loan Operations and/or attorneys to generate and review loan documents and coordinate loan closings</li> <li>• Prepare checklists and gather required documentation</li> <li>• Based on workload and as approved by the EVP, VP may work with other Commercial Banking--Real Estate loan officers to originate, underwrite and close commercial real estate loans</li> </ul> </li> <li>2. Management of client relationships <ul style="list-style-type: none"> <li>• Negotiate loan extensions and renewals</li> <li>• Respond to client inquiries</li> <li>• With the assistance of the CRE administrator, request and gather updated financial and operating information. Confirm or recommend loan grade changes based on analysis performed</li> <li>• Prepare status memos for the credit files as needed</li> <li>• Assist in preparation of watch reports, board reports and other reporting as needed</li> <li>• Work with Loan Operations, Deposit Operations and Treasury Management to meet clients' banking needs</li> <li>• Review and approve draw requests</li> <li>• Monitor and address past due loans and overdrawn deposit accounts</li> </ul> </li> <li>3. Additional departmental duties <ul style="list-style-type: none"> <li>• Attend department meetings</li> <li>• Attend Management Loan Committee and Director's Loan Committee meetings</li> <li>• Attend Officer meetings</li> <li>• Review information on market trends in commercial real estate</li> <li>• Subject matter expert on Loan Policy guidelines</li> <li>• Attend training as required</li> </ul> </li> <li>4. Participate in CRA activities</li> </ol> <p><b>NONESSENTIAL DUTIES</b></p> <ul style="list-style-type: none"> <li>• Other duties as assigned</li> </ul>		

# Website Job Posting

<b>Knowledge, Skills &amp; Abilities</b>	<ul style="list-style-type: none"> <li>• Strong verbal and written skills</li> <li>• Detail orientated</li> <li>• Skilled at deal structuring, financial analysis and loan underwriting</li> <li>• Strong history of loan originations, existing book of business</li> <li>• Knowledge of real estate lending, loan policy and regulatory requirements</li> <li>• Proficiency in Microsoft Office applications, including Excel and Word</li> <li>• Ability to interact with clients in a professional, tactful and diplomatic manner</li> <li>• Ability to collaborate with loan officers, Loan Operations, Credit and Treasury Management to accomplish goals</li> <li>• Ability to multi-task while meeting deadlines</li> <li>• Ability to supervise and mentor less experienced staff</li> <li>• Ability to form action plans to address down-graded credits</li> </ul>
<b>Training &amp; Experience</b>	<ul style="list-style-type: none"> <li>• High School diploma or GED</li> <li>• College degree in Finance, Accounting or a related field</li> <li>• 2 - 3 years of financial analysis experience/credit training, preferably through a bank credit department</li> <li>• 10 years' experience in a commercial real estate lending environment</li> <li>• Real estate sales brokerage or appraisal experience is helpful, but not necessary</li> </ul>
<p><b><i>To Apply: Send email with attached resume to <a href="mailto:careers@firstbankhp.com">careers@firstbankhp.com</a>. Please reference Job Code 2020 – 05.</i></b></p>	