

**TOLEDO-LUCAS COUNTY PORT AUTHORITY
POSITION DESCRIPTION**

POSITION TITLE: **MANAGER / DIRECTOR OF LOAN PROGRAMS**

FLSA CATEGORY: Exempt

DIVISION: Administration: Finance

POSITION OBJECTIVES:

1. Administer and service multiple financial programs offered by the Port Authority, including Small Business Administration Section 504 loans, Ohio Department of Development Section 166 regional loans, and the Port Authority's Community Economic Development Grant Initiative.
2. Perform independent credit analysis reviews of all loan applications.
3. Perform annual credit and financial statement reviews of all outstanding loans.
4. Monitor compliance by borrowers with the terms and conditions of their loan documents.
5. Market and promote the Port Authority's financial assistance programs to area bankers, economic development professionals, and potential borrowers as an economic development tool.
6. Serve as Assistant-Secretary and Fiscal Officer for the purposes of the loan programs.

QUALIFICATIONS:

1. Bachelor's degree in business, accounting or finance or equivalent experience in credit analysis;
2. Five (5) years experience in credit analysis and loan packaging;
3. Familiarity with fund/governmental accounting;
4. Experience with SBA 504 and Ohio 166 loan programs;
5. Knowledge of and familiarity with computer software systems which aid in performing credit analysis;
6. Advanced experience with personal computers and software;
7. Valid Ohio driver's license;
8. Satisfactory results on pre-employment and post-employment psychological and physical examinations (including urinalysis to determine unlawful use of drugs), and written and oral examinations, as administered by appropriate practitioners at the Port Authority's direction;

MANAGER / DIRECTOR OF LOAN PROGRAMS

9. Satisfactory results on background investigation;
10. Be insurable and maintain insurability for the operation of motor vehicles;
11. Ability to perform all of the essential functions of the position outlined herein without creating a direct or indirect threat to the safety of oneself or others;

SUMMARY OF ESSENTIAL DUTIES AND RESPONSIBILITIES:

1. Meet with potential borrowers throughout the state of Ohio to market and determine eligibility to participate in financing program. If eligible, structure the transaction.
2. Hold seminars and training sessions to market and explain the loan programs to:
 - a. Bankers
 - b. Economic development professionals
 - c. Elected officials
 - d. Current and/or prospective small business owners
 - e. Real estate, accounting, and other business professionals.
3. Prepare or assist in the preparation of all loan and financing applications, application analysis and presentations to the approval committees, attend loan closings, and sign applicable loan documents.
4. Prepare monthly contact and activity reports documenting the marketing efforts of the loan and financing programs.
5. Prepare monthly status reports of pending and closed loans and financing transactions.
6. Provide independent and confidential credit analysis of all proposed borrowers or recipients.
7. Provide an annual credit analysis of all outstanding loans and financing transactions.
8. Participate in the collection of any fees or past due payments due on issued or outstanding loans.
9. Perform necessary duties to liquidate past due accounts.
10. Balance escrow account monthly and invoice bank for interest earned on new loan payments.
11. Maintain documentation on all loans and financing transactions outstanding to ensure compliance with requirements.
12. Act as liaison between borrowers and SBA, ODOD, and loan servicing organizations regarding any issues, modifications or acceleration of payments.

PHYSICAL DEMANDS AND WORK ENVIRONMENT:

The physical demands and work environment characteristics described here are representative of that which must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable qualified individuals with a disability to perform the essential functions.

Physical demands: While performing the duties of the job, the employee must be able to:

- a. Effectively write, talk, see, and hear
- b. Operate telephone and computer systems
- c. Have full physical dexterity and agility
- d. Walk, stand, sit, push, pull, bend, stoop, squat, and stretch
- e. Drive a motor vehicle

Work environment: While performing the duties of this job, the employee is exposed to various office environments. The noise level in the work environment is usually moderate.

CONTACTS WITH INDIVIDUALS OR ORGANIZATIONS OUTSIDE THE PORT:

- a. Regular and frequent contacts with financing program customers
 - b. Business community
 - c. Community and thought leaders
 - d. Federal and state loan program administrators
 - e. Legal counsel
 - f. Elected and appointed federal, state and local officials throughout Northwest Ohio
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Approved by President/CEO

Date

Revised: June 2021