



## URBAN LEAGUE OF BROWARD COUNTY Job Vacancy Posting

**Title:** Credit Underwriter  
**Department/Division:** Entrepreneurship Center  
**Supervisor:** Executive Vice President  
**Revision Date:** August 2021

### SUMMARY:

The **Credit Underwriter** position supports the credit function of the organization's lending activities by providing independent underwriting and analysis, portfolio management, loan reviews, and suggestions for appropriate loan structure. Accountabilities include timely and thorough analysis; well-written credit memos; positive relationships with Loan Officers and Borrowers; and overall strength of the loan portfolio.

### CORE DUTIES AND RESPONSIBILITIES include the following:

- Maintain a working knowledge of CCCDC policies, procedures, and philosophies. Develop and maintain effective working relationships with borrowers and potential customers, CCCDC staff and other stake-holders.
- Manages the Loan Coordinator and performs 2nd level document collection and review, underwriting Conducts underwriting activities for organization and project analysis and in support of loan origination.
- Prepares credit memos in collaboration with Loan Coordinator to provide an analysis of the financial condition and other strengths/weaknesses of sponsors/developers, assessment of the viability of loan requests including sources of repayment, development budgets/proformas, collateral and proposed loan structure, and ability to fully analyze the identified take-out strategies.
- Make recommendations as needed and provide an analysis and evaluation of risks and mitigating factors and recommend action on loan requests under established risk rating and credit policy guidelines; and provide timely, well-written, accurate and organized loan presentations.
- Monitors compliance and loan covenants, reviewing borrower reports, and conducting site visits if needed.
- Conduct annual loan reviews as per defined take-out strategy and analyze borrower financial statements.
- Makes presentation with Loan Coordinator as needed to the Loan Committee of loan prospects for funding.
- Adjusts risk ratings and possible courses of action to mitigate risk.
- Maintains the confidentiality of all company related data and ensures client hard files are secured and locked for safe keeping.

- Reviews and develops a working knowledge of regulations and guidelines as they apply to the delivery of the program and impact of the Small Business Loan Fund partnership as well as other partnerships that may be cultivated to ensure the sustainability of the program
- Researches and advises the immediate supervisor of needs, trends, and issues within program areas and recommends activities and strategies to address them.
- Participates in Urban League of Broward County's special event committees and projects actively.
- Implements and manages special projects as assigned.
- Submits required programmatic paperwork, reports and assignments as requested in a timely fashion.

**EDUCATION and/or EXPERIENCE:**

- Bachelor Degree in Finance, Accounting, Economics, Business or Real Estate/Urban Planning. Course work in real estate preferred.
- Must have a minimum of 3-5 years of experience in mission-oriented financial analysis and underwriting, deal structuring, relationship, and loan processing management..

**OTHER SKILLS, ABILITIES and QUALIFICATIONS:**

- Possess a working knowledge of core real estate finance and lending, with experience structuring, underwriting, and closing affordable housing transactions.
- Strong relationship-building approach with the ability to center the needs of clients and communities while balancing credit decisions.
- Ability to model financial investments including expected cash flow and return on investment.
- Strong analytical skills and can present complex analytics in an accessible manner.
- Excellent organizational skills and attention to detail.
- Excellent project management skills.
- Self-starter who can move complex projects forward without heavy oversight.
- A solutions-based mindset and approach.
- Flexible, adaptable, and willing to pivot on short notice to meet the organization's needs.
- Proficient with Microsoft Office Suite and Loan Management Systems.
- Experience or interest in working with diverse low-income communities.
- Strong PC (Excel, Word, Database) skills are required.
- Demonstrated professionalism, diplomacy, and composure; flexible and able to adapt to a variety of situations.
- Ability to work cross-functionally with multiple business departments and in a team environment, including leaders within the company.

**CERTIFICATES, LICENSES, REGISTRATIONS:**

- Must have a valid Florida Driver's License and a reliable vehicle.
- Must pass a Level 2 background fingerprinting and drug screening.

**Submit Cover Letter and Resume to:**  
[hiring@ulbcfl.org](mailto:hiring@ulbcfl.org)