



CITY OF HOUSTON

JOB DESCRIPTION

Job Code: 356.7

Job Title: **LOAN OFFICER**

Pay Grade: 24

GENERAL SUMMARY:

Reviews and evaluates Department of Housing and Community Development real estate and commercial loan proposals to determine the financial feasibility of each project.

RESPONSIBILITIES:

- Reviews and analyzes all incoming business plans and loan proposals and makes recommendations for funding.
- Prepares computer generated financial proformas, including cash flow projections and common-size reports.
- Performs in-depth credit analysis and verifies financial statements and participating lender's documentation.
- Compiles statistical data related to department operations.
- Reviews appraisals and environmental reports for adequacy.
- Prepares written interpretations of analysis and submits written recommendations.
- Provides general counseling and technical assistance to prospective clients.

SPECIFICATIONS:

KNOWLEDGE:

Requires a Bachelor's degree in Finance, Accounting, Business Administration or a closely related field.

EXPERIENCE:

Four years of professional experience in real estate, commercial loans or a closely related field are required.

COMPLEXITY:

Work is substantially complex and varied, and requires the interpretation of technical and detailed guidelines, policies and procedures in combination. Analytic ability is needed to gather and interpret data where answers can be found only after careful analysis of several facts.

IMPACT OF ACTIONS:

Errors in work could lead to significant expense and inconvenience. Work is typically performed under limited supervision with alternating periods of relative autonomy and general review. The supervisor generally plays a substantial role in setting objectives and organizing work.

SPECIFICATIONS: (continued)

SUPERVISION EXERCISED:

Direct Supervision:

No direct report employees.

Indirect Supervision:

No indirect reports.

CONTACTS:

Internal Contacts:

Level of internal contact is primarily with professionals and supervisors. Interaction requires substantial sensitivity and cooperation; e.g., basic project interaction.

External Contacts:

Level of external contact is primarily with citizens, visitors and/or mid-level representatives of government agencies, guests, vendors and professional contacts with allied organizations. Interaction requires substantial sensitivity and cooperation; e.g., lower-level problem resolution, providing information to citizens who from time to time may be irate.

PHYSICAL EFFORT:

The position is physically comfortable; the individual has discretion about walking, standing, etc.

WORK ENVIRONMENT:

There are no major sources of discomfort, i.e., essentially normal office environment with acceptable lighting, temperature and air conditions.

PHYSICAL SKILL:

Requires the ability to make simple gross motor responses within large tolerances.

MISCELLANEOUS:

All duties and responsibilities may not be included in the above job description.

JOB FAMILY:

Loan Officer

Effective: January 1996