



## CORNERSTONE BANK

We are currently searching for a **Portfolio Manager**. Based in our Buckhead/Mt. Paran Road office and reporting to our VP/Portfolio Management this position is responsible for monitoring and managing conventional and SBA 7(a) loans.

### Specific Responsibilities Include:

- Conduct ongoing financial reviews. Collect and analyze updated financials and recommend risk rating changes and other actions based on the financial condition and operating trend of the borrower.
- Maintain continuous contact with borrowers as necessary to work out a repayment plan to decrease delinquent loan payments.
- Identify potential problem loans based on “red flag” and risk indicators and take timely action to prevent further deterioration. Monitor loans with indications of early default at 18-24 months.
- Order or facilitate directly periodic site visits and other reports as necessary to properly service the loan. Ensure that site visits do not exceed 60 days past the delinquency date.
- Monitor loans in the loan portfolio to identify any delinquent property taxes. Work with borrowers to resolve issues regarding delinquent property taxes such as payment plans to avoid tax sales.
- Review problem loans and analyze financial condition and operating history and make recommendations based on the analysis to refer accounts to Special Assets (Liquidation) Manager.
- In default situations, updating collateral evaluations and complete the necessary reports for Special Assets (Liquidation) Manager.
- Generate management reports monthly as needed or requested.
- Ensure compliance with regulatory guidelines such as BSA, OFAC, Fraud Prevention and Anti-Money Laundering regulations, etc., and complete all required training sessions related to these regulations.
- Perform other duties and special projects as assigned or needed by management.

### Skills & Qualifications

- Bachelor’s degree or equivalent experience in finance, accounting, business, or a related field.
- A minimum of 5-7 years’ experience in banking or finance with a concentration on financial analysis and customer credit worthiness.
- Experience with complex credits and strong knowledge of collateral valuation/liquidation.
- Must possess good verbal and written and interpersonal skills.
- Must possess strong analytical, organizational and negotiation skills.
- Ability to use Microsoft Word and basic computer software.
- Very proficient in the use of Excel.
- Must be detail oriented.
- Must be able to complete tasks within strict deadlines.
- Ability to work well independently as well as with others

**To apply, please send your resume to [kviscio@cornerstonebankga.com](mailto:kviscio@cornerstonebankga.com)**



**CORNERSTONE BANK**

## **Standing in your corner!**

Cornerstone Bank was founded in 2001 by some of Atlanta's top business leaders to serve small businesses, professionals, the real estate community and the owners of those businesses. And for the past eleven years, the team at Cornerstone Bank has helped businesses all over Atlanta grow and prosper. We have grown to over \$325 million in assets, one client at a time, with full attention to each one's unique needs and goals.

## **Atlanta's Premier Community Business Bank**

In recent years, Cornerstone Bank has been one of the fastest-growing community banks in metro Atlanta. The bank primarily focuses on SBA loans, small business banking, commercial lending, and residential mortgage lending through our veteran lending team. Cornerstone Bank is one of the leading SBA lenders in the country, and can tailor a custom solution for your banking needs.

## **Cornerstone Bank has the Corner on the Business Market**

We pride ourselves on providing the best banking products and services for your company. With innovative business products and deposits services such as e-Check Scan Remote Deposit System and e-CORP cash management solutions, Cornerstone Bank brings the bank to our clients' offices and homes.

We understand the day-to-day pressures of running a business and working toward the future. So you can rest assured that with Cornerstone Bank, your banking team will be standing beside you helping your business grow steadfast and strong.

In addition, with highly trained banking center managers and staff, we can also provide personal banking services to you and your family, your employees, and fellow executives. So discover a new kind of business banking in Atlanta.

## **Cornerstone Bank: Always in Your Corner. Never Boxed In.**

### Equal Employment Opportunity Statement of Policy

Cornerstone Bank is an Equal Opportunity Employer committed to diversity in the workplace. It is the policy of the Bank to provide equal employment and advancement opportunities to all qualified individuals. The Bank does not discriminate against any qualified employee or applicant on the basis of race, color, sex, religion, national origin, disabled or veteran status.

Member FDIC. Equal Housing Lender