

## Job Description – Bilingual Business Loan Officer

### General Overview

ACE's mission is to provide community economic development to underserved people and communities. ACE is a non-profit organization that provides loans and business development resources to help its borrowers create and grow sustainable businesses which generate jobs.

ACE Bilingual Business Loan Officer will be responsible for leading ACE's Hispanic efforts by developing new and existing relationships to meet loan growth goals for the Hispanic Market (Starting in Gwinnett County). The Bilingual Business Loan Officer will be the point of contact for his/her applicants and loans in his/her portfolio.

### Lending Responsibilities

- Originate quality loan applications to meet monthly and annual loan goals.
- Develop and execute an action plan (including timelines) for penetrating the Hispanic market.
- Develop a deep understanding of the Hispanic Business community capital needs and provide solutions tailored to those needs identified.
- Maintain a thorough knowledge of ACE products to identify candidates for those programs. Market ACE products to individuals and companies, promoting services and products that would meet their needs. Provide meaningful customer service to applicants and clients.
- Analyze potential loan markets and develop referral networks in order to locate prospects for loans. Establish, nurture and maintain relationships with business leaders within the assigned communities including employees and supporters of area banks, chambers of commerce, business assistance organizations, etc.
- Meet with applicants and/or existing clients as needed to obtain information for loan applications and to answer questions about the process.
- Explain to applicants the different types of options that are available. Share ACE's products with potential clients and how they can benefit from them.
- Determine a clear understanding of the loan request to verify that the request is eligible.
- Work with Credit Risk Manager who approves all credit, as requested.
- Review loan closing documents prior to closing for accuracy and thoroughness.
- Coordinate and attend loan closings and ensure that all documents are completed accurately at closing.
- Make denial calls to applicants who do not fit within the ACE lending guidelines, making sure to explain why the loan is unable to be approved at this time. Connect the applicant with appropriate business advisory services (TA) as per ACE's procedures.
- Responsible for all loans up to 30 days past due. Review biweekly past due report and make appropriate contact with clients.
- Responsible for documenting all contact with applicants and clients in Salesforce.
- Assist Loan Ops with collection of outstanding financial ticklers and other tickler items as needed.
- Comply with ACE policies and lending procedures.
- Create report of activities as requested.
- Attend and present at events that will promote ACE.
- Participate in staff meetings, education, and marketing events as requested by Management.
- Other duties as assigned.

Access to Capital for Entrepreneurs, Inc. [www.ace loans.org](http://www.ace loans.org)

*ACE is an equal opportunity lender, provider, and employer.*

**Business Advisory Responsibilities**

Provide post-closing assistance to clients to identify strengths and needs of the client's business. Identify the need(s) for advisory services with the client that would meet the business' immediate and long-term goals. Coordinate connections and communication with ACE Business Advisory Services (WBC/DCC/TA) and maintain tight follow-up with Business Advisory Services and client; identify any additional needs.

Reports to – Chief Program Officer  
Revision: 3/13/17

Position Based in Gwinnett County