

**SBA Business Development Officer for The Piedmont Bank – Peachtree Corners Branch (EEO/F/M/Veteran/Disabled)**

**Essential Functions** – Spread financial statements, have thorough knowledge of SBA Lending regulations, guidelines, and best practices, strong written and verbal communications skills, ability to interact with diverse groups of people including business community members, potential borrowers and referral agents in a professional and diplomatic manner. Must have excellent organization skills, attention to detail and ability to work independently with effective multi-tasking skills. Previous SBA Business Development experience a must.

**Job Description** includes generating new business through prospecting, outside calling, networking, and referrals. Prepare new loan analyses, assess financial condition, repayment sources, and eligibility under SBA SOP. Complete credit memos based on SBA standards and present to the appropriate committee for approval by the Bank and SBA. Ensure that credit quality and loan structure meet both the Bank's and the SBA's guidelines and policies. Maintain and apply a thorough understanding of the Bank's credit policy, SBA eligibility and all necessary business practices to ensure the submission of accurate and complete loan application packages. Prospect, market, structure, and originate new SBA7(a) and occasionally SBA 504 loans with an added focus on structures maximizing premium income through secondary market sales. Annual SBA loan volume and premium income goals to be determined each calendar year. Ensure that all activities and work functions comply with compliance requirements, as defined in company policies and procedures, state/federal laws and regulations and the SBA's standard operating procedures and the Code of Federal Regulations (CFR), thus protecting continued status as a Preferred Lender under the PLP program. Knowledge of and adhere to BSA Compliance policy and procedures.

Knowledge, Skills and Abilities: Problem solving and decision making, knowledge of appropriate regulations including SBA Lending, internal policies and banking laws, strong verbal and written communication skills. Excellent PC skills to include Microsoft Office products with expertise in Excel and Word. Good communication skills. Bachelor's Degree or equivalent in business management, finance, accounting or equivalent. Minimum five years' experience in SBA Lending.

Screenings will include credit and background checks. 41 C.F.R. 60-300.5(a) 12 41 C.F.R. 60-741.5(a)7

Contact [becky.litsky@piedmontbankonline.com](mailto:becky.litsky@piedmontbankonline.com) for application, voluntary Self-Identification and Self-Identification Disability forms.