

**SBA Business Development Officer**  
**(Any location)**

**Position Summary:**

Responsible for the development of Small Business Administration loan opportunities. Responsible for establishing and maintaining a direct calling effort on outside loan referral sources as well as a direct calling effort on potential customers. Position duties will involve the intermediation and coordination of the lending process among borrowers, risk management, SBA loan packager and closing attorneys.

**Principal Responsibilities:**

- Develop lending and deposit opportunities through calling effort.
- Pre-qualify loan eligibility through the various government guaranty programs available and best suitable for the credit request.
- Maintain working knowledge of SBA SOP and its various loan guaranty programs.
- Obtain the required financial information from the borrower to determine program eligibility and make a preliminary judgment of credit quality suitable to ACB standards.
- Prepare the internal "View Memo" describing the opportunity and credit request.
- Assist the Risk Manager and Underwriter in the process to obtain a credit decision, including responsibility for obtaining required information and documentation from borrower.
- Post-approval, assist the SBA Loan Packager in the completion of the SBA Loan Application and subsequent guaranty approval.
- Coordinate with the Loan Packager, Risk Manager, SBA Manager and closing attorneys to ensure accuracy and completeness of loan documentation.
- **Adhere to loan policies of Atlantic Capital Bank.**

**Qualifications**

- Bachelor Degree in Finance or Accounting or equivalent work experience.

**Work Experience:** Must have 5 years of work experience. SBA lending experience preferred but not required.

- **Skills and Knowledge:**

- o Strong oral and written communication skills

- o Sound credit judgment
- o Proficiency with PC software including Microsoft Excel
- o Excellent organizational skills
- o Proven track record in customer development and retention and working with all levels of senior management.

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