



**Renasant Bank is an Equal Opportunity Employer**

**Position:** SBA Underwriter

**Locations:** Alpharetta, GA

**Application:** For more information and to apply, please visit [www.renasantbank.com](http://www.renasantbank.com) and select the “Apply Now” and “Careers” link at the top of the page. This SBA Underwriter position is Job ID 2018-5366.

**Position Summary:**

Ensures a high level of credit quality by providing SBA underwriting support, financial statement spreads and analysis and complete credit analysis services.

**Responsibilities:**

- Work with SBA Bankers/BDO’s, Management and the Credit Department to perform and document the Bank’s formal credit analysis for new SBA loan requests, including shared responsibility (with SBA Banker/BDO) for credit memo creation, financial analysis and SBA eligibility analysis of new and existing credit facilities.
- Participate in Geographic Bank SBA lending process by collaborating on and reviewing credit analyses for SBA compliance, as well as participating in performing SBA eligibility analysis for Geographic Bank-originated SBA loans.
- Participate with BDO’s in calls on new and existing bank clients and prospects as needed and appropriate.
- Support BDO’s in the preparation of loan submission packages for new loans, annual reviews and renewals of existing loans including financial spreads, cash flow statements, commercial real estate models and ROE models.
- Research and draft analysis for new and existing clients, including company histories (primarily Banker/BDO responsibility), financial analysis, collateral analysis, global cash flow analysis, and support of strengths, mitigation of weaknesses of any loan requests.
- Research and draft industry reports for existing and potential customers from available public information, trade publications, and additional resources.
- Attend and participate in all vetting and credit approval discussions. Prepare and disseminate detailed discussion notes and plans of action and conclusions.
- Collaborate with credit partners, BDO’s and closing staff in creation and management of needs checklists, especially as they relate to pre-approval analysis.

- Utilize and participate in creation of Bank and SBA Department conventions for SBA loan analysis, systems and processes in order to ensure accuracy, thoroughness and efficiency in the lending process.
- Attend appropriate training and conferences in order to build and maintain expert credit and SBA knowledge.
- Support RM's and PM's with existing borrower servicing requests and account reviews.
- Manage some SBA borrower relationships, including performing periodic portfolio and account reviews as requested.
- Perform other duties as assigned.

**Qualifications:**

**Minimum:**

- Bachelor's degree in business-related field,
- 5-10 years banking experience with at least 5 years credit analysis or credit-related experience, and
- Proficiency in Microsoft Office software suite.

**Preferred:**

- 5 years' experience, including credit analysis, in SBA lending environment, and
- Specific SBA-related formal training preferred.

**Physical Demands:**

The physical demands described are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is frequently required to sit; use hands or fingers to handle or feel objects, tools or controls, reach with hands and arms, and talk or hear. The employee is occasionally required to walk. The employee must occasionally lift and /or move up to 20 pounds. Specific vision abilities required by this job include close vision, peripheral vision, depth perception and the ability to focus.

**Work Environment:**

There is minimum discomfort from noise in this area. Detailed instructions and procedures to be followed in a potentially hazardous condition (i.e. robbery) are provided to minimize the risk.