

SBA Business Development Officer

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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:**
 - Strong oral and written communication skills

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

Notice to Recruiters: We value our recruiting partnerships, but to protect the interest of all parties, Atlantic Capital Bank (ACB) does not accept unsolicited resumes from recruiters. All recruiting is managed through ACB's Human Resources Department and contacting hiring managers directly is not appropriate. If you would like to develop a recruiting relationship, please work directly with Talent Acquisition. All unsolicited resumes submitted through our website or to ACB email accounts shall be deemed property of Atlantic Capital Bank.