

MISSION INVESTMENT FUND OF THE ELCA

Evangelical Lutheran Church in America
8765 West Higgins Road, Chicago, IL 60631

JOB DESCRIPTION

POSITION INFORMATION

Title: Commercial Loan Analyst

Unit: Mission Investment Fund

Job Context Information

The Mission Investment Funds primary purpose is to support the establishment and growth of ELCA congregations, synods and affiliated ministries. This is accomplished by providing loans, income producing investment opportunities and consultative services via the various products offered by the Mission Investment Fund.

Job Purpose:

Underwrite loan applications and routine extensions recommending loans for approvals, denials or alternatives to the amount and/or structure requested.

ELCA Job Description Questionnaire

Job Responsibilities

% of Time

25%	1. Analyze Financial Statement information and reconcile Assets, Liabilities and Net Worth as well as income and expense information.
25%	2. Ability to create cash flow and analyze business and debt service coverage ratios in accordance with loan policy.
20%	3. Provide decision recommendation (approve, denial or alternative) upon completion of underwriting and appropriately risk rate the request.
5%	4. Insure balanced building project budget with customer for construction projects
5%	5. Review construction drawings on construction projects
5%	6. Negotiate collateral appropriate for loan amount
5%	7. Consult with closer as needed on agreed upon closing exceptions
5%	8. Collaborate with Synods, and other church wide staff on challenging loan applications
5%	10. Performs other duties as required

Required Skills

1. Bachelor Degree with 5 or more years commercial lending experience
2. Excellent written and verbal communication and use of tactfulness with customers and other professionals
3. Ability to read schematic drawings
4. Proficient in Microsoft programs
5. Ability to work in a team environment

ELCA Job Description Questionnaire

Physical Requirements

Travel.

Light travel by air or car to visit loan customers

Physical Effort.

While performing the duties of this job, the employee is regularly required to talk and hear, stretch and reach, use hands and fingers to operate a computer keyboard and telephone keypad. This position requires sitting for long periods of time. Employee will frequently be expected to lift boxes weighing generally, from two to five pounds, but as much as 50 pounds.