



CORNERSTONE BANK

We are currently searching for an **SBA Lender**. Based in our Sandy Springs Financial Service Centers and reporting to our SVP/Commercial & SBA Lending this position will be responsible for originating SBA and Commercial Loans.

Specific Responsibilities Include:

- Promote Cornerstone Bank to customers, prospects, referral sources, and vendors.
- Call on and entertain prospects and referral sources in an attempt to originate loans and gain deposit relationships.
- Meet with customers and prospects as needed.
- Review loan packages for completeness of necessary documents and contact borrower if further information is needed. Proactive follow-up on outstanding documentation.
- Analyze all documents to ensure loan package meets SBA program requirements.
- Perform necessary credit and financial analysis on information provided to determine credit quality.
- Prepare loan credit memorandums.
- Maintain communication with borrower and senior management over loan approval process, while upholding a professional image consistent with the views of Cornerstone Bank.
- Communicate with senior management if guidance is needed.
- If loan approval is possible, input information into SBA software to package loan.
- Monitor and review existing loan files for underwriting and legal compliance.
- Request and gather loan exceptions from various parties.
- Attend to various customer needs and requests from time to time including wires, fund transfers, loan payoff quotes, and various other customer service issues.
- Maintain a high level of professionalism with internal/external communications, conduct and work ethic.
- Ensure compliance with regulatory guidelines such as SBA, OFAC, Fraud Prevention and Anti-Money Laundering regulations, etc. Complete all required training sessions related to these regulations.
- Maintain Database and complete all necessary and desired work on software and database.
- Monitor status of problem SBA loans and develop an action plan to minimize loss to the bank.
- Call on past due customers when necessary.
- Perform other duties and special projects as assigned.

Skills & Qualifications

- Lending experience of 3+ years with emphasis on banking, sales and SBA loans preferred.
- Bachelor's degree in Business Administration, with a concentration in Finance or Accounting preferred.
- Good computer skills including internet, Microsoft Outlook, Excel and Word.
- Good interpersonal, communication, organization, time-management and multi-tasking skills.
- Ability to handle stress effectively.

To apply, please send your resume and compensation requirements to careers@cornerstonebankga.com