



JOB TITLE: **Loan Officer**
LOCATION: **Palestine, Texas**

Company Profile:

Heritage Land Bank is a leading rural real estate and agribusiness lender in East Texas. Our total loan portfolio is over \$500 million and our loans consist of poultry, livestock, nurseries, timber, crops, recreational property, and country home loans. Established 100 years ago, Heritage Land Bank is a locally owned and operated financial cooperative (Agricultural Credit Association), which is part of the Farm Credit System and the Tenth Farm Credit District. Our Corporate Office is located in Tyler, Texas and we operate nine branch offices.

Education and Experience Requirements:

Bachelor's degree in Business Administration, Finance, Agricultural Economics, or a related field. A minimum of two (2) years or more of experience as a Loan Officer or other commensurate experience in banking, credit, or other agricultural lending.

Job Scope:

Responsible for developing new loan business in addition to servicing existing production agricultural and real estate customers while applying sound credit administration procedures in processing loan applications, analyzing records, evaluating collateral, setting loan terms and conditions, and in establishing overall loan workability.

Skill Requirements:

Strong business development skills complimented with appropriate credit knowledge. Excellent verbal and written communication skills are essential. Should be proficient in Microsoft Office applications and have the ability to perform accounting/financial analyses under moderate supervision. General knowledge of farming and ranching along with the understanding of rural living is a plus. Travel is required.

Essential Functions:

- Responsible for developing and marketing new business within the service area.
- Assist prospective and current borrowers with their credit needs and by formulating solutions to credit-related issues.
- Makes and services leases, loans for operating equipment and real estate, and offering other related services such as cash management products and crop insurances within delegated authority and in accordance with association policies. Makes and/or conveys decisions on loan approval, structure and pricing. Responsible for exercising credit risk management responsibilities on loans within area of responsibility.
- Makes and services loans within delegated authority and in accordance with association policies.
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- Originate and service loans within delegated authority and in accordance with association policies. Make and/or convey approvals, structure and pricing lending decisions. Exercise credit risk management on loans under your responsibility.
- Attends public relation functions on behalf of the Association; Participates in marketing activities of the Association including making calls on prospects.
- Complies with proper credit administration practices as outlined in the association's policies and procedures.
- Conducts and interprets simple to moderately complex credit analyses. Analyzes balance sheets, income statements, and cash flows of potential borrowers to ascertain creditworthiness. Maintains current, adequate and verified financial information on borrowers and guarantors as required by association policy.
- Performs loan servicing tasks, which may include partial releases, subordination's to mineral leases and right of ways, division orders, re-amortizations, assumptions, severance agreements, insurance claims, additional advances, extensions and conversions.
- Ensures proper loan underwriting and structuring is achieved through enforcement of loan policies and that they are properly approved in accordance with loan authorities and in conjunction with the centralized underwriting units.
- Ensures that all assigned loans are properly risk rated, assigned loss given defaults are correct and performance status assignments are proper.
- Performs collections on assigned loans and assists senior-level staff and management with collections on all loans in the portfolio. Works with delinquent borrowers to obtain satisfactory loan performance.
- Perform collateral evaluations in compliance with district and association standards and procedures. This includes comparable sales data collection, sales research, etc.
- Manages and monitors respective loan portfolio and status of all exceptions and past dues on business and consumer loans in accordance with loan policy working in conjunction with reports from the centralized underwriting units.
- May assist with the title examination process on perspective loans to ensure validity of liens on property pledged as collateral or security interest on chattels. Prepares loan-closing packages and facilitates the loan closing process as required in accordance with all applicable association and FCA policies and regulations.

If you meet the minimum requirements and would like to be consider for this position, please click on the link below to apply:

<https://heritagelandbank.applicantpro.com/jobs/>

Heritage Land Bank, ACA is an EOE/AA/M/F/D/V Employer