



DISCIPLES CHURCH EXTENSION JOB DESCRIPTION

Job Title: Director of Lending
Classification: Full-time, Exempt
Reports To: Chief Financial Officer

SUMMARY:

Reporting to the Chief Financial Officer, the Director of Lending is a strategic leader with deep expertise in loan processes, from application to pay-off. This position oversees DCEF's Loan Department, staff, and internal controls while managing loan processes and risk ratings. Additionally, the Director of Lending works to enhance technology, security, and efficiency to drive revenue growth, provides recommendations to Staff Loan and Board Loan Committees, and oversees participation loans.

ESSENTIAL DUTIES AND RESPONSIBILITIES (Other duties may be assigned based on organizational needs):

LEADERSHIP:

- Knowledgeable about loan policies and procedures, process improvement, ensuring the efficient and compliant execution of lending activities
- Works directly with the Loan team and Advisors to ensure timely and accurate processing and funding of loans
- Leads efforts to ensure the efficiency and effectiveness of loan origination software to consistently improve the borrower's experience and allow the Loan team to scale more effectively
- Works with the Chief Financial Officer to develop and determine annual goals for the Loan Team, Advisors, and participation loans
- Attends Staff and Board Loan Committee meetings to be available for questions on all loans that exceed approval by the Loan Administrator
- Ensures that the Loan team is appropriately managing the loan insurance process, including renewals, cancellations, force-placed coverage, insurance claim checks, and new policies for DCEF-owned properties
- Continues to evaluate technology, training, and processes to ensure compliance with federal, state, and local regulations

FINANCIAL:

- Leads effort to obtain new loans and participation loans, working with existing and new partners to achieve monthly, quarterly, and annual goals
- Prepares risk ratings and distributes updated loan information
- Serves on the Interest Rate Team, monitoring, benchmarking, and investigating interest rate developments and trends, including current rates for other lenders, including direct competitors

- Monitors delinquent loans and works with Advisors to develop plans to rectify
- Monitors non-Disciples loan amounts to ensure compliance with loan policies and limits
- Monitors and plans for non-collateralized loans to not exceed the set percentage
- Presents prepared and reviewed packet for loan approvals to the appropriate loan approval venue as governed by loan policies
- Regularly reviews the loan pipeline report to manage upcoming loans and balance staffing needs appropriately.
- Monitors and understands the average loan interest rate trends and changes to the rates with future loan activity and works with the Chief Financial Officer to manage the average rates
- Reviews borrower financial statements to ensure there are no material changes before funding or annually for large borrowers
- Collaborates with the Advisors and investment team to enhance and assist in meeting the organizational and strategic plan goals

ORGANIZATIONAL:

- Reviews mortgages/deeds of trust, third-party reports, surveys, contracts, and other documents for appropriate legal authorization and raises issues with the Loan Department and/or Paralegal as needed
- Works closely with other departments, especially Advisors, Services Support Team, IT, Marketing, and Accounting, to assist in streamlining processes, goal attainment, and improving loan product delivery

CUSTOMER SERVICE:

- Maintains and builds positive relationships with borrowers, participants, brokers, and other stakeholders
- Provides backup coverage on approving loan advances
- Provides backup for other Loan Team in all duties

SUPERVISORY RESPONSIBILITIES:

- Supervises Loan Team
- Mentors, manages, trains, and provides feedback to direct reports
- Completes semi-annual evaluations and reviews with direct reports
- Meets with staff regularly to review current issues, track goals, assign tasks, and provide training opportunities
- Works with leadership to provide a safe environment with opportunities to succeed

QUALIFICATIONS:

- Strong background in loan operations and building relationships to acquire new loans and drive growth
- Prior experience successfully leading a loan department and managing staff required

- Strategic thinker with short and long-term management skills
- Experience with loan-originating software or implementation is a plus
- Commercial lending, underwriting, and banking background strongly preferred
- Understanding of and commitment to Disciples Church Extension Fund's mission, vision, and core values

EDUCATIONAL REQUIREMENTS AND/OR EXPERIENCE:

- Bachelor's degree is required
- A degree or certification in general business, finance, or accounting is a plus
- Five years or more of relevant experience is required
- Master's or other advanced degree is a plus

CERTIFICATES, LICENSES, REGISTRATIONS REQUIRED:

Series 7 and/or 63 preferred but not required

TRAVEL:

Travel (up to 25%) required for meetings and professional enrichment

PHYSICAL/ENVIRONMENTAL DEMANDS:

Hybrid office environment

PHYSICAL REQUIREMENTS:

- Occasional lifting to 40 lbs.
- Long periods of sitting at a desk on a computer

BENEFITS:

Comprehensive health insurance that includes dental and vision options, generous paid time off, employer-sponsored retirement plan, and opportunities for professional development

EEOC STATEMENT:

Disciples Church Extension Fund (DCEF) is an Equal Employment Opportunity Organization, and every effort will be exercised to ensure that employment consideration is given to all persons without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, age, disability, genetic information, veteran status, or any other characteristic protected by law. Every effort will be made to employ the most qualified individuals without regard to the above factors.

To apply for this position, please submit a letter of interest and current resume to hr@disciplescef.org with the subject line: **DCEF Search: Director of Lending.**

DEADLINE: March 14, 2025