



**Announcement for Job Posting Opening
Disciples Church Extension Fund
DIRECTOR OF LENDING**

Description: The Director of Lending will oversee and manage the loan department, loan process, manage the loan department staff and internal controls, complete risk ratings, improve technology and security, underwrite loans, provide recommendations to the Staff Loan Committee (SLC) and Board Loan Committee (BLC), and oversee the participation loan program. They will have a strong knowledge of the loan process from application through funding, including underwriting and participation loans. This person must be a strong leader and possess strategic skills that will lead the effort to improve technology, processes, and increase the speed and efficiency of this department.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

FINANCIAL

- Receives loan terms and staff evaluation forms from loan department, prepare risk rating, and distributes updated loan information.
- Ensures compliance with banking regulations regarding lending activities, including federal, state, and local regulations, current and upcoming.
- Participates in the interest rate team, monitoring, benchmarking, and investigating interest rate developments and trends, including current rates for other lenders, and more specifically, competitors.
- Monitors delinquent loans and works with advisors to develop plans to rectify.
- Monitors non-disciples loan amounts to ensure we are compliant with loan policies and limits.
- Monitors and plans for non-collateralized loans to not exceed 10% of total loans outstanding.
- 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 properly manage upcoming loans and balance staffing needs.
- Leads effort to obtain participation loans, working with existing and new partners to achieve annual monthly, quarterly, and annual goals.
- Reviews borrower financial statements to ensure that there are no material changes before funding or annually for large borrowers.
- Meets or exceeds goals set by the organization and the supervisor in alignment with the Strategic Plan.

LEADERSHIP

- Is knowledgeable of loan policies and procedures and makes suggestions for improvements.
- Works directly with the loan team and Advisors to ensure timely and accurate processing and funding of loans.
- Leads efforts to investigate, evaluate, compare, and present recommendations on new loan origination software that should improve the borrower experience, allow the loan team to scale more effectively, while freeing up time for the advisors, as they are no longer collecting documents.
- Works with the CFO to develop/determine annual goals for advisors and participation loans.
- Attends SLC and BLC meetings to be available for questions on all loans that exceed approval by the Loan administrator.
- Ensures that the loan team is properly managing the loan insurance process, including renewals, cancellations, force-placed coverage, insurance claims checks and new policies for DCEF-owned properties.
- Continues to evaluate technology, training, and processes to ensure compliance with regulations, that we are competitive with loan processing times, and we are effectively mitigating risk.

DECISION MAKING

- Reviews mortgages/deeds of trust, third party reports, surveys, contracts, and other documents for appropriate legal authorization. Raises issues with loan department and/or paralegal, as needed.

CUSTOMER SERVICE

- Provides backup coverage on approving loan advances.
- Provides backup for other loan team members in all duties.

SUPERVISORY RESPONSIBILITIES

- 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.
- Supervises Loan Manager

POSITION QUALIFICATIONS/COMPETENCIES

- Strong background in loan operations, underwriting, and risk rating is required.
- Understanding of and commitment to Disciples Church Extension Fund's mission, vision, and core values.
- Prior experience successfully leading a loan department, managing staff is required.
- Must possess the ability to think strategically while managing short-term and long-term issues.
- Prior experience with loan origination software and/or completion of a software implementation is a plus.
- Able to use project management skills and processes to multitask multiple loans.

PREFERRED EDUCATIONAL REQUIREMENTS AND/OR EXPERIENCE

- Bachelor's degree in general business, finance, or accounting is required.
- A master's degree is a plus.

CERTIFICATES, LICENSES, REGISTRATIONS REQUIRED FOR JOB

- Series 63 Certification preferred

TRAVEL

- Minimal travel required for meetings and professional enrichment.

PHYSICAL/ENVIRONMENTAL DEMANDS

- Hybrid office environment

COMPETITIVE SALARY AND FULL BENEFITS OFFERED

- 14% of salary contributed to a fully funded pension plan.
- Health insurance plans available with partial employer paid premiums.
- Employer-paid premiums for life, dental, and vision insurance.

Interested and qualified candidates should submit a cover letter, resume and salary requirements to:

Rhonda Hopewell
Vice President
Disciples Church Extension Fund
Post Office Box 7030
Indianapolis, Indiana 46207
rhopewell@disciplescef.org

Disciples Church Extension Fund does not discriminate in employment opportunities or practices based on race, color, religion, sex, national origin, age, disability, genetic information, or any other characteristic protected by law.