



SMALL BUSINESS LOAN UNDERWRITER JOB DESCRIPTION

Invest Atlanta is seeking a highly organized, detail-oriented, and self-motivated Small Business Loan Underwriter to support the agency's mission of helping small businesses across the City of Atlanta access capital and grow sustainably. This position is essential to the success of the agency's small business lending programs, in light of increased demand and economic challenges.

The Small Business Loan Underwriter will work closely with small business applicants to assess creditworthiness, process loan requests, and help ensure the integrity and impact of Invest Atlanta's small business loan portfolio. The position reports directly to the Assistant Director of Small Business Development.

KEY RESPONSIBILITIES

- Review and analyze small business loan applications, including financial statements, tax returns, credit reports, and business plans.
- Conduct detailed financial modeling and risk assessments to determine applicant creditworthiness.
- Prepare comprehensive Credit Evaluation Memorandum for presentation to the Credit Review Committee.
- Develop customized loan structures aligned with business needs and credit policies.
- Provide general technical assistance to applicants to strengthen loan applications.
- Communicate with applicants regarding required documentation, loan terms, and outcomes.
- Assist businesses in navigating regulatory and compliance processes.
- Coordinate the approval and closing process, including working with the City's Office of Grants and Community Development, drafting commitment letters, coordinating with closing attorneys, and supporting the drawdown process.
- Conduct pre and post-closing site inspections as needed.
- Track and record applicant information and loan status in internal systems.
- Support outreach efforts to market Invest Atlanta's small business loan programs, including participating in public webinars and attending community or industry events to promote resources and connect with business owners.
- Perform other job-related tasks that are directly aligned with the core responsibilities outlined in this job description, as directed by the Director of Small Business Development.

KNOWLEDGE, SKILLS AND ABILITIES

- Bachelor's degree in Finance, Accounting, Business Administration, or a related field preferred; Masters of Business Administration or Masters in Finance is a plus.
- Minimum of 3 to 5 years of experience in small business lending, commercial underwriting, or related fields.
- Strong knowledge of financial statement analysis and credit risk assessment.
- Excellent written, verbal, and interpersonal communication skills.
- Strong time management and organizational skills, with the ability to manage multiple tasks and deadlines.
- Experience working with small businesses, particularly those located in historically underserved or economically distressed communities, is preferred.
- Proficiency with Microsoft Office Suite and loan application processing systems is preferred.

Resumes should be submitted to: jobs@investatlanta.com.

Invest Atlanta is an Equal Opportunity Employer. All qualified applicants, including but not limited to Minorities, Females, Disabled and Veterans are encouraged to apply.