

Commercial Loans Resolution Manager

SUMMARY:

Responsible for managing the satisfactory resolution of adversely graded loans within the commercial loan portfolio. Areas of responsibility include; performing and non-performing commercial loans, watching credits, delinquency and collections, commercial loan workout, the disposal and marketing of Other Real Estate Owned (OREO) properties, and the recovery of charged off credits.

Job Functions include: (Note: this is a representative list only - complete list provided with purchase)

- Responsible for upgrading and managing the existing Commercial Lending portfolio through the upgrading or elimination of adversely rated loans in the existing portfolio, procedurally working on the loan upgrades, facilitating the audit examination, reviewing all loans in the portfolio, and where applicable, completing the cash flow analysis on those loans, and evaluating the collateral values.
- Directs the land and construction lending programs and marketing efforts in conjunction with the Mortgage Lending department to ensure the procedures result in quality member service and adequate protection for the member, as well as the credit union.
- Analyzes and assesses the financial risk of all current, and on-going credit in the commercial loan portfolio. Evaluates and recommends an action plan for each case.

(also details Supervisory Responsibilities, Qualifications, Education and/or Experience, Language Skills, and work environment)