



Strengthening nonprofits and the communities they serve.

Sharing a mission of change
SINCE 1988 CELEBRATING 30 YEARS

Illinois

333 South Wabash Ave.
Suite 2800
Chicago, IL 60604
312 629 0060

Indiana

The Platform
202 East Market St.
Indianapolis, IN 46204
317 860 6900

Michigan

3011 West Grand Blvd.
Suite 1715
Detroit, MI 48202
313 309 7825

Missouri

911 Washington Ave.
Suite 203
St. Louis, MO 63101
314 588 8840

3105 Gillham Road
Kansas City, MO 64109
816 335 4200

Ohio

500 South Front St.
Suite 125
Columbus, OH 43215
614 484 1811

Wisconsin

215 North Water St.
Suite 225
Milwaukee, WI 53202
414 563 1100

IFF

Position Description

Title:	Director of Lending – Illinois and Northwest Indiana
Reports to:	Managing Director of Lending
Department:	Capital Solutions
Department Function:	Maintain a program of flexible loan products to targeted nonprofits; design programs to assist the target market obtain loans and needed financial assistance.

The Organization

IFF improves the world by strengthening nonprofits and the communities they serve. As a mission-driven lender, real estate consultant, and developer, IFF helps communities thrive by creating opportunities for low-income communities and persons with disabilities. Key to our success has been a deep sense of purpose, a broad perspective, and a relentless focus on achieving positive results. Across the Midwest, we help clients from every sector, including human service agencies, health centers, schools, affordable housing developers, and grocery stores. Staff contributes its extensive business experience with an unrivaled connection to the mission of IFF and the nonprofit clients it serves.

IFF is looking for candidates with a commitment to the work it does and can demonstrate their creativity, detail-orientation, diligence, efficiency, enthusiasm, flexibility, organization, thoughtfulness, and sense of humor.

Our staff of nearly 100 professionals works from our Chicago headquarters, and we also serve the Midwest from six regional offices: Indianapolis, IN; Detroit, MI; Kansas City, MO; St. Louis, MO; Columbus, OH; and Milwaukee, WI.



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Basic Job Function

The Director of Lending provides leadership and management of all regional lending activities. The significant focus of the Director will be the Chicago metropolitan area, but the region also includes Central Illinois and Northwest Indiana. The Director will provide input for and execute regional business development and sales activities derived from IFF's regional marketing strategy. He/she is responsible for setting regional lending goals, sourcing, underwriting and closing loans to target market borrowers and monitoring and maintaining relationships with key borrowers. The Director assists the Managing Director of Lending to develop and maintain visibility and relationships with nonprofits and relevant government, association networks, and others to promote IFF. The Director will also work with the Executive Director – Chicago to implement sales and network activities.

Job Duties and Responsibilities:

1. Primary borrower relationship manager for regional lending activities. Provides leadership and management of the loan process to set and meet lending goals, including loan origination and sales, underwriting, analysis, preparation of recommendations to Internal Credit Committee and Loan Task Force, facilitating with the Closing and Portfolio Management team loan closings and loan monitoring.
 - a. Screens projects for alignment with IFF and department goals. Evaluates loan requests including assessment of agency's management, financial condition and financial projections, project and operating plans, potential risks and other relevant data to support a recommendation of whether to make the loan. Follows up as necessary with the agency and others to obtain additional information.
 - b. Coordinating as necessary with the Loan Program Manager, underwrites, structures, packages and presents loan recommendations for approval to loan committees. Documents terms and conditions and issues commitment letter.



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- c. Establishes closing requirements and works with IFF Closing and Portfolio Management team, borrowing agency, and others as necessary to complete required documentation and close loans.
- d. Identifies opportunities and fields inquiries for charter school, housing and other specialized loan programs or products and facilitates the handoff to the appropriate IFF loan staff.
- e. Provides oversight for other loan staff including support on complex transactions.
- f. Works with the Closing and Portfolio Management team to support post-close monitoring including customer check-ins or site visits as required. Coordinates customer relationship management with Closing and Portfolio Management and supports effective relationship communications. Identifies potential problems and supports Closing and Portfolio Management work with borrowing agency to minimize late payments. As needed, works with Closing and Portfolio Management to negotiate and follow up on restructures or workouts.
- g. In coordination with the Managing Director of Lending, develops and administers the regional lending budget, and reports regional, business development and lending activities to the Chicago office. Works with the Senior Vice President of Capital Solutions and the Managing Director of Lending to develop regional lending goals.
- h. Maintains accurate and complete records on regional borrowers and prospects in CRM to ensure that information on all aspects of the loan program is readily available. As required, provides information on lending activity, impact, and performance.
- i. Provides recommendations on new and improved lending programs, policies and procedures; marketing materials; application forms; tracking procedures; and general communications; in particular guidance leading to the success of the loan program.



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2. Leads loan business development efforts in region to build and maintain a strong loan pipeline. Works with Corporate Communications and Public Affairs department (CCPA), as well as with the Executive Director – Chicago, to develop a marketing plan and implement appropriate marketing, business development and sales activities consistent with the plan.
 - a. Follows up in a timely manner with inquiries provided through telephone calls or meetings.
 - b. Develops and pursues business leads from existing network of customers, contact with agencies and market influencers, community leaders and funders and follows up with generated leads.
 - c. Conducts presentations or Business Targeted Workshops for regional clients as arranged and scheduled with CCPA.
3. Coordinates with other IFF departments to support overall IFF goals, programs and visibility. Works with staff to support and coordinate implementation of special IFF initiatives or research in the region.
4. Maintains required job knowledge and skills and core professional competencies. Attend and participate in required educational programs and staff meetings.
5. Performs other duties as assigned.

Performance Measures:

1. Achievement of department lending and program goals in region.
2. Leadership in maintaining IFF's role as a full partner to the nonprofit sector.
3. Complete, accurate, timely, and thoughtful analysis for full understanding of underwriting and lending issues on all loan applications, and portfolio and risk assessment reports
4. Identifies and recommends solutions to issues and problems relating to loan program implementation and role of IFF throughout the region.



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5. Full participation and cooperation with CCPA staff and implementation of CCPA/Loan shared procedures. Increase in regional business development network.
6. Full participation and cooperation with Community Strategies, Real Estate Services and other IFF divisions to support implementation of RES work, special initiatives or other IFF business objectives.
7. Cultivates a culture of openness in information sharing. Encourages open communication, cooperation, and the sharing of knowledge.
8. Models personal accountability that promotes ownership and engagement.
9. Builds and maintains effective working relationships with colleagues, peers and team members.
10. Values and supports differences in others, contributing to an inclusive work environment. Demonstrates the ability and willingness to communicate effectively with people of diverse backgrounds and experiences to create a collaborative, collegial, and caring community.
11. High level of satisfaction with both internal colleagues and external contacts.

Position Qualifications:

Education: MBA or MA strongly preferred, preferably in business, accounting, finance, community development, or urban planning. A Bachelor's degree plus five years additional relevant experience may substitute for an advanced degree.

Previous Experience: Minimum of ten years of experience in banking, commercial mortgage lending, real estate and community development, or nonprofit management required with a track record of growth and increasing responsibility. Experience in marketing financial programs required. Demonstrated competence in



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commercial real estate lending, cash flow and project analysis, underwriting, structuring and lending policies and procedures.

Special Knowledge & Skills:

1. Strong knowledge of Midwest region.
2. Knowledge of community development principles and real estate finance and development.
3. Familiarity with construction and lending practices and terminology.
4. Good interpersonal skills; high level written and oral communication and presentation skills, experience in formal presentations.
5. Proficient computer software user, including spreadsheets and databases.
6. Thorough understanding of nonprofit financial statements.
7. Ability to think creatively about problems.
8. Ability to work in and with all communities in the region.
9. Ability to represent the interests of IFF and the department at all levels of government and with community and civic leadership.
10. Network of contacts with nonprofit agencies or leaders a plus.

Unusual Requirements: Regular travel throughout the assigned region. Occasional evening and weekend work; able to inspect active construction project sites.

Application Instructions: Please submit a cover letter, resume and salary requirements to careers@iff.org with “Director of Lending – Illinois and Northwest Indiana” in the subject line.



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IFF values equity, diversity and inclusion as part of its mission to strengthen nonprofits and the communities they serve. IFF is an equal opportunity employer.