

**IFF
Position Description**

Title: Senior Lender

Reports to: Managing Director of Lending for Illinois and NW Indiana

Department: Capital Solutions

Department Function: Maintain a program of flexible lending to targeted nonprofits throughout the Midwest; design programs to assist the target market to obtain loans and required financial assistance; maintain financial planning data

The Organization

IFF is a mission-driven lender, real estate consultant, and developer that helps communities thrive by creating opportunities for low-income -residents 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 healthy food grocery operators. Staff contribute extensive business experience and an unrivaled connection to the mission of IFF and the nonprofit clients we serve.

IFF is looking for candidates with a commitment to the work it does who can demonstrate their creativity, diligence, enthusiasm, growth-mindset, thoughtfulness, and passion to make meaningful change in the areas of economic and racial justice.

Our staff of more than 100 professionals works from our Chicago headquarters and seven regional offices: Indianapolis, IN; Detroit, MI; Grand Rapids, MI; Kansas City, MO; St. Louis, MO; Columbus, OH; and Milwaukee, WI.

Basic Job Function

Responsible for loan production including business development, networking, relationship management, and loan approval and closing. The position includes a strong emphasis on identifying new business and relationship opportunities. Work with staff to implement sales and networking activities. Analyze and evaluate loan applications and prepare loan recommendations for approval. Participate in overall portfolio monitoring.

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

Indiana
One Indiana Square
211 North Pennsylvania St.
Suite 2375
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

4177 Broadway Blvd.
Suite 100
Kansas City, MO 64111
816 335 4200

Ohio
172 E. State St.
Suite 203
Columbus, OH 43215
614 484 1811

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



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Job Duties and Responsibilities:

1. Primary borrower relationship manager for assigned region's lending activities. Responsible for sourcing, underwriting, seeking approval, and facilitating the closing and monitoring of loans, including those requiring complex structuring.

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- a. Responsible for guiding prospective borrowers through the loan application, approval and closing process.

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- b. Screens projects for alignment with IFF and department mission and objectives. Evaluates loan requests, including the borrowing agency's financial condition and projections, site analysis and building plans, operating plans, potential risks as well as mitigants, and other relevant data to support a recommendation of whether or not to make a loan. Follow up as necessary with agency and others to obtain additional information.

Michigan

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- c. Coordinate as necessary with the Chief Credit Officer and credit team to underwrite, structure, package, and present loan recommendations for approval to loan committees. Document terms and conditions and assist in the preparation of commitment letters.

Missouri

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- d. Support IFF's Customer Relationship Management database with data input to ensure that accurate and comprehensive information on all aspects of loan program is readily available, from initial contact through project closing and long-term monitoring. Contribute quantitative and narrative materials for marketing and communications, fundraising, and required reporting.

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- e. Coordinate with IFF Closing and Legal team, borrower, attorneys, and others to facilitate closing process in timely and efficient manner.

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- f. Work with the Portfolio Management team to support post-close monitoring including customer check-ins or site visits as required. Coordinate customer relationship management with Portfolio Management and support effective relationship communications.

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2. Lead loan business development efforts to build and maintain a strong loan pipeline. Coordinate with Marketing to implement appropriate marketing, business development, and sales activities.

- a. Develop and pursue business leads from existing network of clients, nonprofit organizations, centers of influence, community leaders, and other partners.



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- b. Respond in a timely manner to inquiries from prospective borrowers, providing information regarding IFF lending programs, assessing loan readiness, and assisting as necessary to prepare loan submissions and related paperwork.
- c. Conduct in-person and virtual presentations or workshops for customers and prospective borrowers as arranged and scheduled with the Managing Director of Lending or in coordination with other partners.
- d. Cross sell other IFF products and services as appropriate.

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- 3. Participate with other Capital Solutions staff to research, develop, and improve lending programs, policies and procedures, marketing materials, application forms, tracking procedures, program goals, and general communications.
- 4. Provide guidance and mentorship to credit analysts and other junior Capital Solutions staff.

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- 5. Maintain required job knowledge, skills, and core professional competencies. Attend and participate in required educational programs and staff meetings.
- 6. Perform other duties as assigned.

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Performance Measures:

- 1. Achievement of department lending and program goals for the Northern Illinois and Northwest Indiana region of Capital Solutions.
- 2. Complete, accurate, and thoughtful analysis for thorough understanding of underwriting and lending issues on all loan applications.
- 3. Achievement of portfolio outreach and monitoring goals and increasing the profile and visibility of IFF across the region.
- 4. Solutions to identified issues and challenges relating to loan program implementation.
- 5. Cultivates a culture of openness in information sharing. Encourages open communication, cooperation, and the sharing of knowledge.

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- 6. Models personal accountability that promotes ownership and engagement.
- 7. Builds and maintains effective working relationships with colleagues, peers, and team members.

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8. 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.
9. High level of satisfaction with both internal colleagues and external contacts.

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Position Qualifications:

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Education: Bachelor’s Degree or equivalent combination of education and/or experience required, preferably in business, accounting, or finance.

Previous Experience: Minimum of five years’ experience in banking, finance, or real estate finance required. Demonstrated competence in commercial lending terminology and credit and financial statement analysis. Successful history of business development and relationship management.

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Special Knowledge & Skills: Familiarity with the nonprofit sector strongly preferred; familiarity with construction and lending practices and terminology; strong interpersonal skills; comfortable in presentation and workshop situations; proficient computer software user, including spreadsheets (Excel) and databases. Experience with Moody’s financial analysis software is a plus.

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Unusual Requirements: Some travel within the Midwest including occasional overnight travel; 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 “Senior Lender-Chicago” 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.

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