



**OCCH**  
OHIO CAPITAL  
CORPORATION  
FOR HOUSING



**OCFC**  
OHIO CAPITAL  
FINANCE  
CORPORATION

<b>Department</b>	OCFC
<b>Job Title</b>	Loan Officer
<b>Reports to</b>	President, OCFC

**Job Summary:**

The Loan officer will be responsible for underwriting, evaluating risks, and producing credit memo for affordable housing and community development real estate loans and solving complex financing, underwriting, and closing issues. Will manage, coordinate, and execute the lending process with all stakeholders (project sponsors, attorneys, internal OCFC/OCCH staff, state/local jurisdictions, etc.) in effort to help transform neighborhoods.

**Essential Job Functions:**

<b>Function/Responsibility</b>
<ul style="list-style-type: none"> <li>• Market, underwrite and analyze affordable housing and community development loans utilizing established best practices consistent with OCFC’s risk profile</li> <li>• Analyzes borrower and guarantor financial and organizational information</li> <li>• Prepare and present loan packages / credit approvals to Loan Committee</li> <li>• Collect and analyze borrower/real estate due diligence</li> <li>• Utilize OCFC’s loan management software (TEA 10)</li> <li>• Maintain and build relationships with partners</li> <li>• Provide technical assistance to partners when needed</li> <li>• Produce and monitor status of letters of intent / commitment letters</li> <li>• Communicate updates to the lending pipeline, particularly at the inquiry, application, and commitment stages</li> <li>• Assist in new loan product development</li> </ul>

**Education/Certifications:**

- Bachelor’s degree in real estate, finance, public policy, urban planning or related field preferred
- Candidate must have general lending, banking, or equivalent educational experience
- Experience in law, finance, accounting, property management or Section 42 helpful

## **Work Experience:**

- 3 – 5+ years of demonstrated experience in affordable housing / community development finance, banking, and/or real estate development, or comparable experience and transferable skills in the affordable housing and/or nonprofit sectors
- Understanding of multifamily real estate lending and analysis and public sector programs
- Proficient in relationship-building skills and has flexibility to work with broad range of cultures, personalities, and work styles
- Strong organizational skills including ability and willingness to follow through and prioritize multiple tasks to meet customer deadlines
- Demonstrated ability to prepare clear, accurate, and well-organized financial proformas

## **Knowledge, Skills & Abilities:**

- Candidate must have strong analytical skills with the ability of multitasking. The candidate should be familiar with CDFI Fund programs and the non-profit industry. The candidate must display knowledge and techniques in negotiating and building relationships.
- Ability to understand and analyze complex organizational structures and financial statements; identify general trends, strengths, and challenges related to lending opportunities and existing loans; communicate about questions, concerns, or recommendations with staff, loan committee, board, and/or financing partners; and follow up with borrowers and stakeholders as needed.
- Position requires strong written and verbal communication skills. Must be able to articulate complex matters in a clear, concise, and relevant manner.
- Required technical skills include MS Excel, MS Word, MS PowerPoint, MS Teams, etc.
- Highly organized; highly productive; ability to work independently (but within the context of a team). Maintaining high quality standards with work product is required, despite the fast pace and high volume of work performed. Must be able to prioritize duties, follow through, and meet deadlines.
- The successful candidate will embrace the opportunity to continually grow and push oneself to continuously improve.

## **About Ohio Capital Finance Corporation and Ohio Capital Corporation for Housing:**

Ohio Capital Finance Corporation is a nonprofit Community Development Financial Institution (CDFI) located in Columbus Ohio. With total assets under management of over \$130 million. OCFC provides loan products and services to assist in the production, rehabilitation and preservation of affordable housing and community Development.

OCFC, an affiliate of Ohio Capital Corporation for Housing, which is an independent, mission-driven nonprofit corporation based in Columbus, Ohio, that works with private and public developers to create affordable housing opportunities. Since its inception, OCCH has raised over \$5.5 billion in private capital and invested in over 50,000 units of affordable housing in over 800 developments.

OCFC and OCCH's mission are at the heart of everything we do. Our shared core values are our building blocks and foundation. When we live our values of: **Collaboration & Communication, Respect, Expertise,**

Accountability, Trust, Innovation, Inclusion, & Growth, we are **CREATING** our future success. Ideal candidates will be passionate about our mission and exhibit our core values with a commitment to continuous improvement and growth.

OCFC/OCCH is an equal opportunity employer. Equal employment opportunity is not only good practice – it is the law and applies to all areas of employment, including recruitment, selection, hiring, training, transfer, promotion and demotion, termination, compensation, and benefits. As an equal opportunity employer, OCFC/OCCH prohibits unlawful discrimination based on race, religion, creed, color, national origin or ancestry, sex, age, marital status, sexual orientation, gender, gender identity, gender expression, genetic expression, disability, veteran or military status, or any other basis that would be in violation of any applicable federal, state, or local law.

To Apply: Please send a cover letter and resume to Raymara Reeves at [RReeves@occh.org](mailto:RReeves@occh.org)