

Please email resume to Ron Gonzales:  rgonzales@BSBleasing.com

Processing credit applications, perform credit underwriting including due diligence and analyze requests for credit in accordance with established credit policy standards on high volumes of small ticket to middle market transactions. Maintain positive interaction with Originators, vendors and co-workers to provide timely and accurate completion of credit processes and procedures. Ensure that established service levels are met.

**Reports to:** Chief Operating Officer

**Specific duties and responsibilities**

* Manage all credit work queues
* Completes application entries in system of record for new originations
* Perform underwriting and analyze requests for credit in accordance with established credit policy standards as set forth in Credit Underwriting Guidelines
* Complete timely and thorough investigations of credit submissions to determine credit worthiness
* Analyze personal and business credit reports including Equifax, Experian, Trans Union as well as Equipfax Business Report, Paynet and D&B to determine credit worthiness
* Generates and communicates detailed credit and documentation checklists for credit approvals.
* Maintain complete credit files and records of correspondence with Originators and Funding Sources
* Respond to Originators in a timely manner
* Recommend and offer alternatives for non-compliant credit requests
* Package and syndicate non-standard transactions to other sources
* Process monthly and daily reports as needed
* Establish and maintain positive relationships with Originators, other internal departments and Funding Sources to enhance overall customer service and build strong relationships
* Provide back-up and support to other staff as needed
* Other duties as assigned

**Desired skills and attributes**

* Strong Sense of judgment
* Excellent communication skills by telephone and writing
* Ability to manage multiple priorities effectively
* Experienced in reading and assessing personal and business credit reports
* Able to assess overall credit worthiness based on multiple factors
* Intermediate level of proficiency using Outlook, Word and Excel
* Team player with ability to make unpopular decisions
* Willing to take risk and support decisions completed
* Takes direction and implements plans
* An individual with positive character and proven trustworthiness
* Proven relationship building abilities