



Alaska Industrial Development and Export Authority  
**POSITION DESCRIPTION**

**Position Control Number (PCN):**  
 080205

**Job Title:**  
 LOAN OFFICER II

**Job Location:**  
 Anchorage

**Name of Supervisor:**  
 Chris Anderson

**PCN:**  
 080201

**FOR PERSONNEL USE ONLY:**

**Job Class Code:**

**FLSA Exempt:**  
 Yes

**Range:**  
 24

**Effective Date:**  
 4/28/10 slf

**POSITION PURPOSE:** In one or two sentences, state the main purpose of the position.

Performs underwriting, review, and evaluation of loan applications; makes recommendations as to approval or denial, and services assigned loan portfolio.

**ESSENTIAL FUNCTIONS:** List the major duties of the position. Begin with the most important duty. List duties in decreasing order of importance. Describe each task using clear, action verbs. Tell whether the function is essential or marginal and indicate the percentage of overall time spent at each duty.

	FUNCTION/DUTY/TASK	ESSENTIAL/ MARGINAL	PERCENT OF TIME
1.	Underwriting originators' applications for loan participation or loan guarantee under AIDEA's credit programs. Review, analyze, and structure complex credits. Determine repayment ability and credit worthiness of borrower and perform collateral analysis. Communicate with originator, borrower and/or appropriate professionals regarding loan request. Review originator documentation. Assure compliance with applicable statutes and regulations.	E	33%

2.	Prepare a clear and concise written summary of loan analysis with recommendation to credit committee.	E	22%
3.	Manage assigned portion of loan participation and loan guarantee portfolio, coordinating with originating bank, when applicable, to include modifications, assumptions, delinquency monitoring, loan workout, collection and liquidation. Document communication via e-mail, letter and memos.	E	12%
4.	<p>With guidance and direction from direct supervisor:</p> <ul style="list-style-type: none"> <li>• coordinate and monitor cases in litigation, foreclosure or bankruptcy to ensure protection of Authority assets. Work closely with attorney general's office and outside counsel, as applicable, in regards to litigation involving loans owned 100% by the Authority.</li> <li>• manage real estate owned, as assigned, including both direct management and management through an independent contractor to ensure preservation of the property. Negotiate and conclude sales of OREO with prospective buyers.</li> </ul>	E	2%
5.	Administers AEA Power Project Fund credit program. Performs credit analysis, underwriting, loan documentation of applications for loans. Review and analyze information to determine repayment ability and collateral analysis. Communicate with borrowers and/or appropriate professionals regarding loan request. Monitor PPF loan portfolio. Assure compliance with applicable statutes and regulations; drafts regulations for program administration.	E	20%
6.	Responds to inquiries pertaining to the repealed Alaska Science and Technology Fund grant program. Monitors outstanding ASTF grant requirements.	E	2%
7.	Respond to public inquiries and make public presentations regarding AIDEA and AEA loan programs, to both the general public and banking community.	E	5%
8.	Other duties as assigned, including acting as deputy director-commercial finance when deputy director is absent.	M	4%

**LIST ACTIONS YOU TAKE OR DECISIONS YOU MAKE ON A REGULAR BASIS WITHOUT HIGHER LEVEL APPROVAL:**

**INVOICE APPROVAL UP TO \$5,000**

**COMMUNICATE WITH LOAN ORIGINATORS ON LOAN STRUCTURING FOR POTENTIAL PROJECTS**

**PHYSICAL REQUIREMENTS AND POTENTIAL HAZARDS:** Identify physical demands and potential hazards typically encountered and reasonably anticipated in this position. Mark each item with the rating that best matches the expectations of the position based on the following scale:

**NA: Not applicable, not required/expected** of position.

**NE** Requirement is **present, but not essential** to the position.

**O: Occasional** (up to 33% of the time) and **essential** to the position.

**F: Frequently required** (over 33% of the time) and **essential** to the position.

**Note:** Ratings must be consistent with essential functions identified in previous section.

Physical Requirement/Hazard	NA	NE	O	F	Physical Requirement/Hazard	NA	NE	O	F
Sitting	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Exposure to electrical current	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Walking	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Seeing objects at a distance	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Standing	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Seeing objects peripherally	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bending or twisting	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Seeing close work (e.g. typed print)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Squatting or kneeling	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Distinguishing colors	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reaching above shoulder level	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Hearing conversations or sounds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Climbing	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Hearing via telephone or radio	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Driving car or light duty truck	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Communicating through speech	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Repetitive motion of hands/fingers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Communicating through writing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Grasping with hand/gripping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Reading	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Lifting/carrying 10-25 pounds	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Overnight travel	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lifting/carrying 26-50 pounds	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Work/travel in boat or small aircraft	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lifting/carrying more than 50 pounds	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Exposure to aggressive/angry people	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pushing/pulling	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Work in inclement weather	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exposure to dust, chemicals, fumes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**TECHNOLOGY, EQUIPMENT, SYSTEMS, AND TOOLS:** Identify the technology, equipment, systems and tools required to perform this job. Mark each item with the rating that best matches the expectations of the position based on the following scale. **If operation of a particular item or system is not required, do not mark the item.**

**B: Basic skills** in operating this equipment or system required of position.

**A: Advanced skills** in operating this equipment or system required of position.

**Note:** Ratings must be consistent with essential functions identified in previous section.

B	A	Item	B	A	Item	B	A	Item
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Personal computer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Database software	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Computer printer
<input type="checkbox"/>	<input type="checkbox"/>	HELMS software	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Desktop publishing software	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Fax machine
<input type="checkbox"/>	<input type="checkbox"/>	AKSAS software	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Electronic mail/scheduler	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Photocopier
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Word processing software	<input type="checkbox"/>	<input type="checkbox"/>	Multi-line telephone	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Typewriter
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Spreadsheet software	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Voice mail	<input type="checkbox"/>	<input type="checkbox"/>	Letter folding machine
<b>Other:</b> (Please list and describe) 10-key basic								

**CRITICAL KNOWLEDGE, SKILLS, AND ABILITIES:** Identify critical knowledge, skills, abilities, experience, education or training **required** to function in this position.

<b>Knowledge of:</b>	All aspects of credit, financial statement analysis, real estate appraisal review and loan portfolio management; loan documentation, Uniform Commercial Code, Collection laws, Bankruptcy Code and real estate and commercial business transactions; statutes and regulations pertaining to loans
<b>Skills in:</b>	Outlook, Word, Excel, Access, Power Point and calculator skills.
<b>Ability to:</b>	Communicate effectively, both in writing and verbally; negotiate; read and understand applicable statutes and regulations pertaining to agency programs.
<b>Other REQUIRED education or experience:</b>	Bachelor's degree, preferably in business or finance, or equivalent experience as a loan officer or related field for a minimum of five (5) years.

**Level of Authority for Supervisory Positions:** See the Alaska Industrial Development and Export Authority Personnel Guidelines for level of authority.

**List Other positions you supervise:**

PCN	Job Title