



The Portfolio Manager must be energetic, detail-oriented, organized, thorough and work with a great deal of confidentiality. The incumbent will ensure compliance with all agencies (specifically the SBA & Rural Development) rules and regulations and managing the overall loan portfolio from closed / funded to pay off. Additional responsibilities include overall management of our loan portfolio, responsibility for all serving related requests and work, and oversight for Dakota Business Lending's required compliance and credit needs. This position does have some shared responsibility for oversight and development of our office manager / servicing specialists. This position reports directly to Loan Operations Officer.

Primary responsibilities include:

- Monitors the loan portfolio to ensure compliance with loan covenants and / or loan agreements as well as ensure pertinent information is updated.
- To support the lending functions of Dakota Business Lending the incumbent will obtain and compile loan applications and all necessary documents.
- Oversee the management of the loan portfolio (servicing requests, annual reviews, loan risk ratings, and tickler processing maintenance).
- Responsible for all servicing functions and portfolio compliance and integrity.
- Assemble loan servicing requests and process through appropriate agencies.
- Prepare all necessary reports related to our portfolio and specific areas of concentration.
- Complete agency reporting requirements for special program loans (504, ILP, IRP, Community Advantage).
- Manage all special loan programs loan payment collection and processing functions.
- Prepare, schedule, and confirm loan prepayments.
- Ensure maintenance of internal controls, policies, and procedures to ensure Dakota Business Lending is following all pertinent rules and regulations associated with being an intermediary for SBA and USDA Rural Development.
- Monitor the loan portfolio to ensure compliance with loan covenants and / or loan agreements as well as updated pertinent information and database systems.
- Contact and communicate with delinquent borrowers to negotiate a remedy and / or develop workout and liquidation plans when appropriate.
- Monitor and track the loan portfolio including but not limited to site visits, annual financial analysis, update financials, servicing requests, insurance and property tax information, and loan collections.
- Assist with the preparation and maintenance of financial and regulatory reports required by laws, program regulations, the President & CEO, and the Board of Directors in compliance with established Dakota Business Lending policy.
- Manage the overall risk of the outstanding portfolio to ensure compliance with SBA, OCRM, and Dakota Business Lending's internal lending policies and controls.

The person in this job must be well organized, detail orientated, collaborative, able to communicate professionally, have a desire to succeed, and have passion for our mission. The person should also have post-secondary education in business administration, finance, accounting, or related undergraduate degree preferred, along with five to seven years of direct loan portfolio work experience. Familiarity with commercial and small business lending, especially SBA programs, would be a significant plus, but is not required. This is not an entry level position. We offer a caring, collaborative culture, casual/business casual dress code, top-notch benefits package, and a very competitive salary based on experience. This is not an entry level position. Dakota Business Lending is an Equal Opportunity Employer.