

Commercial Loan Officer

SOC Code: 13-2072.00

Location: Costa Mesa, CA

Job Description

Best in Funding, Inc. is seeking a qualified **Commercial Loan Officer** to evaluate, structure, and manage commercial and business lending relationships. This role is responsible for assessing credit risk, advising clients on financing solutions, and ensuring compliance with all applicable lending regulations and internal credit policies.

Key Responsibilities

- Evaluate commercial and business loan applications by analyzing applicants' financial status, creditworthiness, and collateral documentation;
- Review corporate and international financial statements to determine feasibility and repayment capacity;
- Advise business clients on appropriate financing structures, loan options, and repayment strategies;
- Prepare detailed loan proposals, credit reports, and risk assessments for management approval;
- Maintain compliance with federal and state lending regulations and company credit policies;
- Develop and manage a portfolio of commercial clients to support company growth and retention;
- Conduct market and industry analyses to identify potential lending opportunities and target sectors;
- Communicate loan terms, interest rates, and repayment schedules clearly to business borrowers;
- Coordinate with underwriters, accountants, and legal staff to ensure loan packages meet regulatory and contractual requirements;
- Monitor existing commercial loan accounts and ensure timely payment collection and renewals;
- Utilize financial software and CRM systems to document client interactions and loan status updates;
- Represent the company at business networking events to establish partnerships and referral channels;

- Prepare periodic performance and risk reports for senior management and regulatory review.

Minimum Requirements

- Bachelor's degree in **International Business, Finance, or a related field**
- **24 months of full-time experience** in the offered job required

Employment Details

- **Salary:** \$45,594.00 per year
- **Schedule:** Monday through Friday, 40 hours per week
- **Employment Type:** Full-time

How to Apply

Send resume **by mail only** to:

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