

Company: PACT Capital, Inc.
Position: Credit Analyst I
Position Type: Entry level to Intermediate
Location: Fresno, CA
Compensation: *Hourly*
Job Type: Full Time (*on-site*)
Start Date: Immediate

WHO WE ARE

PACT Capital is an industry leading investment manager that provides agriculture and commercial real estate credit to borrowers with offices in Los Angeles and Fresno, CA. We are true capital partners, lenders and advisors, assisting farmers, investors and business owners achieve their most ambitious goals.

We are committed to our purpose to shape the future of what a real estate lending relationship should be. We provide the highest level of customer service coupled with a comprehensive analysis to create rewarding opportunities and deliver real estate credit solutions to our clients.

Our core values of teamwork, innovation and collaboration, excellence, and ethical business are fundamental to everything we do, and we are honored to be stewards in the communities we serve.

Join us today!

JOB DESCRIPTION

Reporting to Senior Credit Officers, this member of the Credit Production Team will underwrite and package together agriculture and commercial real estate loans.

The team member must be very well organized, have attention to detail, thrive in a dynamic, fast-paced environment, have strong data analysis and rationale, and is able to manage several competing priorities at the same time. The position also demands a high level of customer service, analytical organization, and strong communication skills.

The candidate must comply with all lending regulations for BSA, AML and KYC.

There are no business development responsibilities required but are available for personal and professional growth. In addition, you will collaborate with Relationship Managers (“RM’s”) to accurately present findings, including business rationale and risk mitigations, to obtain credit approvals and meet customer needs.

DUTIES – KEY AREA RESPONSIBILITIES

- Assist in the request, collection and review of business and personal tax returns and financial statements
- Analyze multiple sources of information, which include financial statements, collateral appraisals, credit scores in relation to a cash flow analysis.
- Research and Validate Financial Information provided by borrower(s)
- Analyze Profit and Loss and Balance Sheets
- Review and Complete Schedules of Real Estate Owned
- Spread financial information into models used for analysis
- Conduct preliminary global cash flow analysis of business and personal financial statements and tax returns
- Prepare credit memos in a varying formats that include key financial ratios supported with financial analysis and trends incorporated as an executive summary to be used for recommending credit requests.
- Responsible for the timely assembly and delivery of loan sizers and preliminary underwriting loan sizer models.
- Maintain and ensure that information pertaining to each deal in CRM software and tracking tools accurately reflects the status of the deals, current exhibits, important communication, and any outstanding issues and resolution.
- Communicate and problem-solve daily with teammates and customers

QUALIFICATIONS

- Credit underwriting or analysis experience required.
- Proficient in cash flow analysis and calculation of EBITDA.
- Advanced analytical and problem-solving skills.
- Interest in Real Estate and Business Finance
- Familiarity with Business and/or Agricultural concepts
- Fluent in Microsoft Office Suite (Outlook, Excel, Word, Power Point etc.)
- Demonstrated time management skills, reflecting the ability to juggle multiple tasks simultaneously while delivering work product on time.
- Ability to work effectively with individuals and groups across the company to manage internal and external customer relationships.
- Possess excellent written, verbal, interpersonal and presentation skills, including ability to train and present to small and large audiences or has the interest in learning to train and present.
- Advanced knowledge of credit policies, procedures, practices, and documentation
- Bachelor's Degree in Agribusiness, business, economics, finance, accounting, or equivalent work experience, required.

WHAT YOU CAN EXPECT FROM US

We succeed together – across the office and across the country, we believe the best inspire the best, so we invest in supporting each other, learning together, and celebrating success. We foster a collaborative work environment, where a commitment to excellence is rewarded. We invest in team members and opportunities for their growth as the company grows!

What you can expect from us:

- Competitive Compensation Plan
- 401(k) Company Match Program – *upon eligibility*
- Annual Bonuses
- Medical, Dental and Vision
- Career Advancement Opportunities
- All Federal Bank Holidays
- Real Estate License – *reimbursement for passing the real estate salesperson license exam*

Still reading? Then we think you should apply!

EEOE Statement

PACT Capital is an equal employment opportunity employer and does not discriminate based on race, color, national origin, religion, gender identity, sexual orientation, sex, age, disability, veteran or military status, genetic information, or any other characteristic protected by applicable law.

For more information:

Hiring Contact

PACT Capital Inc.

info@pactcap.com

LA Office: 213-799-7228

Fresno Office: 559-775-7228