

**HARTFORD COMMUNITY LOAN FUND**  
***Hartford, Connecticut***  
**Commercial Real Estate Loan Officer**  
***Full-time position***

**Hartford Community Loan Fund** (HCLF) is a community development financial institution (CDFI) with a focus on promoting and providing affordable and just capital for the benefit of low-to-moderate income and underserved households in HCLF's investment area. HCLF provides construction-permanent financing for residential and mixed use properties throughout the state of Connecticut. More information about HCLF can be found at our website: <http://www.hartfordloans.org>.

**Position Summary:** The primary responsibility of the **Commercial Real Estate Loan Officer** (CRELO) is to originate commercial real estate construction loans for residential and mixed use properties in accord with HCLF lending policies. The CRELO will be expected to market the HCLF construction-rehab loan program, analyze and underwrite loan applications, and develop loan packages for presentation to the appropriate approval authorities within the organization.

**Reports to:** HCLF Director of Lending

**Duties and Responsibilities:**

- Represent HCLF to prospective borrowers & borrower networks, including apartment building owners, building owner associations, real estate and mortgage brokers, attorneys, and accountants;
- Complete preliminary assessment of credit request to determine if the request meets HCLF's program guidelines;
- Evaluate real estate projections, borrowers and guarantors' financial capacity, credit history, and experience;
- When necessary, assist Loan Processor in gathering a complete loan application package
- Prepare and present loan approval packages and recommendations to appropriate approval authorities as determined by HCLF lending policies;
- Provide technical assistance to applicants as appropriate;
- Meet loan production, business development, credit analysis, client relationship, teamwork, and continual improvement goals.

**Skills and Experience:**

- Bachelor's degree;
- Minimum of three years commercial real estate lending or related experience;
- Ability to maintain active relationships with referral sources and other key stakeholders;
- Ability to communicate effectively with the public in person and through writing with reasonable accommodations;
- Commitment to social justice issues and quality affordable housing;
- Good written and verbal communication skills; ability to make effective public presentations to a range of audiences;
- Ability to think creatively in structuring of real estate financing transactions; and
- Adept with Microsoft Office applications, especially Excel, Word, and Outlook.

HCLF will provide necessary training to the CRELO specific to the administration of its Construction-Rehab lending process.

**Compensation and Benefits:** HCLF offers a competitive combination of:

- Fixed Salary
- Commission on originations
- Additional incentive for achievement of organizational lending goals

HCLF also offers a competitive benefits package which includes: medical/dental coverage, flexible spending accounts, disability and life insurance, and an employer-matched retirement plan.

HCLF is an equal opportunity provider and employer. HCLF does not discriminate in hiring or employment practices on the basis of race, ethnicity, gender identification, national origin, age, religion, sexual orientation, disability, marital or familial status, ancestry, or status as a veteran.

HCLF values and is committed to maintaining a multicultural work environment. Individuals of diverse backgrounds are encouraged to apply.

Interested and qualified candidates should submit a cover letter with resume [here](#).