Commercial Real Estate Loan Officer

Overview

Walton State Bank is seeking a motivated and relationship-driven Commercial Real Estate (CRE) Loan Officer to originate, develop, and manage a portfolio of commercial real estate lending relationships. This position is responsible for generating new business opportunities, underwriting commercial real estate credits, and maintaining strong customer relationships while ensuring adherence to the Bank's credit policies and risk management standards.

The ideal candidate will possess strong commercial lending and real estate finance knowledge, excellent business development skills, and the ability to structure financing solutions for investors, developers, and commercial property owners.

Key Responsibilities

Business Development & Relationship Management

- Develop and maintain relationships with commercial real estate investors, developers, brokers, business owners, contractors, and other referral sources.
- Actively prospect for new lending opportunities within the Bank's market area.
- Identify customer financing needs and recommend appropriate lending and deposit solutions.
- Maintain regular contact with existing customers to strengthen relationships and identify opportunities for additional services.
- Represent Walton State Bank at industry events, networking functions, and community activities.
- Serve as a trusted advisor by providing professional guidance on commercial real estate financing options.

Loan Origination & Underwriting

- Originate commercial real estate loans including income-producing properties, owner-occupied facilities, acquisition financing, construction loans, land development, and investment real estate.
- Analyze borrower financial statements, tax returns, rent rolls, property operating statements, and cash flow projections.

- Evaluate debt service coverage, property performance, borrower strength, guarantor support, and overall creditworthiness.
- Structure loan terms and pricing consistent with Bank policies and risk tolerance.
- Prepare comprehensive loan presentations and credit memorandums for approval by management and loan committees.
- Coordinate appraisals, environmental reports, title work, surveys, and other due diligence requirements.
- Ensure all loan documentation is accurate, complete, and compliant with internal and regulatory requirements.

Portfolio Management

- Manage an assigned portfolio of commercial real estate relationships.
- Monitor loan performance and conduct periodic reviews of borrowers, guarantors, and collateral.
- Analyze market conditions and their potential impact on commercial real estate assets and portfolio quality.
- Perform ongoing risk assessments and identify potential problem credits early.
- Work with customers experiencing financial challenges to develop appropriate solutions when necessary.
- Maintain portfolio growth while preserving strong asset quality.

Commercial Real Estate Analysis

- Evaluate commercial property types including office, retail, industrial, multifamily, hospitality, mixed-use, and special-purpose properties.
- Review and interpret commercial real estate appraisals, market studies, environmental reports, and feasibility analyses.
- Analyze lease structures, occupancy trends, capitalization rates, property cash flow, and market conditions.
- Assess construction and development projects, including project budgets, contractor qualifications, and absorption projections.
- Understand local and regional real estate market trends and their impact on lending decisions.

Compliance & Risk Management

- Adhere to all loan policies, underwriting standards, and regulatory requirements.
- Maintain knowledge of banking regulations, credit risk management practices, and commercial lending procedures.
- Identify policy exceptions and provide appropriate mitigating factors for consideration.
- Protect confidential customer and Bank information at all times.
- Ensure compliance with all applicable federal, state, and local lending laws and regulations.

Qualifications

- Bachelor's degree in Finance, Business Administration, Accounting, Real Estate, Economics, or a related field preferred.
- Minimum of three (3) years of commercial lending, commercial real estate lending, banking, or related financial services experience preferred.
- Strong understanding of commercial real estate underwriting and credit analysis.
- Experience evaluating income-producing properties and commercial real estate investments.
- Knowledge of financial statement analysis, cash flow modeling, and property valuation concepts.
- Strong business development and relationship management skills.
- Excellent communication, negotiation, and presentation abilities.
- Strong organizational and time-management skills with the ability to manage multiple priorities.
- Proficiency in Microsoft Office applications, particularly Excel and Word.
- Ability to work independently while collaborating effectively with internal teams.

Preferred Qualifications

- Existing commercial real estate and business relationships within the local market.
- Experience with construction lending and development financing.

- Familiarity with appraisal review, environmental risk assessment, and title requirements.
- Formal commercial lending or banking school training.
- Demonstrated success in portfolio growth and business development.

Why Walton State Bank?

At Walton State Bank, we are committed to supporting local businesses, real estate investors, and community development. We provide our team members with the opportunity to build meaningful client relationships, make local lending decisions, and contribute directly to the growth and success of our communities.

Equal Employment Opportunity

Walton State Bank is an Equal Opportunity Employer and is committed to fostering a workplace free from discrimination and harassment. Employment decisions are made without regard to race, color, religion, sex, sexual orientation, gender identity or expression, national origin, age, disability, veteran status, genetic information, or any other protected characteristic under applicable law.

Compensation

Pay Range: Competitive and commensurate with experience, qualifications, production history, and market conditions.

Please apply by submitting a copy of your resume to career@waltonstatebank.com and put the job title you're applying for in the email subject line.