

**JOB TITLE:** Chief Lending Officer  
**DEPARTMENT:** Lending  
**REPORTS TO:** President & CEO  
**FLSA STATUS:** Exempt  
**DATE PREPARED:** 12/12/2024



The Chief Lending Officer supports Pathway Lending's goals, values, and philosophy by exhibiting the following behaviors: excellence, quality service, commitment, and accountability.

**POSITION SUMMARY:** Working under the policy direction of Pathway Lending and under the general supervision of the President & CEO this position provides support in administrative areas. Along with the President & CEO, the COO and the SVP Chief Credit Officer, the Chief Lending Officer will develop and implement strategic lending and operational goals for Pathway Lending. The Chief Lending Officer is responsible for the oversight of lending and regional office operations

**SUPERVISORY RESPONSIBILITIES:** Yes

**PRIMARY DUTIES AND RESPONSIBILITIES:**

1. Works with the President & CEO, COO, and SVP Chief Credit Officer to create and implement strategic growth and lending goals across Tennessee. Works with Regional Presidents to foster strong partnerships with financial institutions, governments, and other community leaders to facilitate sustainable growth in loans and other Pathway products and services.
2. Works with the SVP Chief Credit Officer and Regional Presidents to identify business development opportunities and design and implement appropriate loan products and services for these opportunities within target markets. Leverages regional office network to support organizational lending goals.
3. Works with the SVP Education to ensure that the advisory and educational services, i.e., WBC, VBOC, etc., are offered through each of the regional offices to loan clients and education clients.
4. Works with the senior management and the marketing team to construct and elevate the Pathway Lending message and conduct outreach programs throughout the target markets. The outreach will include attendance at various seminars, meetings, and conferences and use these opportunities to increase the public's knowledge about Pathway Lending and the regional offices.
5. Works across the organization to ensure a strong working relationship between the teams and regional offices with the goal of a cohesive organization working together to generate a strong regional quality loan portfolio through strong financial information and appropriate collateral.
6. Recruits, trains, mentors, and retains high performing business lenders across the state with emphasis on growing loan portfolio while enhancing entrepreneurial education.
7. Other duties as assigned.

**QUALIFICATIONS:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skills and/or abilities required. Ability to provide excellent customer service with clients, partners, stakeholders, and team members. Demonstrates leadership and relationship management skills with strong ability to execute using negotiation and consensus building. Strong Microsoft Office skills including Adobe, and ability to navigate multiple computer systems, applications, and utilize search tools. Knowledge of small business and commercial loan documentation, strong analytical skills with attention to detail and accuracy, excellent written, communication and interpersonal skills, ability to interact with all levels of the organization, ability to meet or exceed business goals and objectives, while fostering a team atmosphere. Ability to work without direct supervision, self-reliant, tactical as well as analytical thinker, and strong leadership skills are critical. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**EDUCATION AND EXPERIENCE:**

Bachelor's Degree in Business, Finance or related field is required. 10+ years commercial lending experience, with knowledge of challenges of borrowers in underserved segments, and managing lending teams is required. Must have experience resolving and working through complex customer issues and ability to perform in a fast paced, high demand environment while balancing multiple priorities.

**OTHER SKILLS:**

Ability to communicate in English, remain in a stationary position 75% of workday, move, cognitive of job responsibilities; ability to travel if required; and ability to adapt to changing work environment. Aligns with Pathway Lending's mission of providing clients and stakeholders with the highest level of service to facilitate their success and the economic growth of our CDFI market.

**WORK ENVIRONMENT:**

Position is in an office setting that involves everyday risks or discomforts requiring normal safety precautions. Remote work options.

Southeast Community Capital, d/b/a Pathway Lending, is a member of LBMC Employment Partners, a professional services organization.

The above statements are intended to describe the general nature and level of work being performed by individuals assigned to this position. They are not intended to be an exhaustive list of all duties, responsibilities, and skills personnel so classified. Management reserves the right to change the job duties and responsibilities.