



JOB POSTING NOTICE

All applications will be reviewed and selected for posted positions without regard to race, color, religion, national origin, sex, age, marital status, or disability.

Job Posting #	Position/Status/Grade	Location
10-025	Commercial Special Assets Officer 1 or 2 Grade: 21-1 or 22-1 Salary: \$6590. - \$7430. (DOE)	Special Assets Dept. Medford, OR

Summary:

This position has responsibility for restructuring adversely graded loans (“Special Assets”). Work closely with legal and other departments with the emphasis on maximizing the recovery of non-performing loans.

Relationships:

Reports to: Commercial Special Assets Manager

Contacts: Bank Personnel, Branch Managers and outside contacts

Duties and Responsibilities:

- Focus on the customer and provide quality customer service.
- *Develop action plan to mitigate problem commercial loans and then manage them through a workout process which may include bankruptcy, litigation and or liquidation of collateral.*
- *Spread financial statements and perform cash flow analysis. Determine appropriate risk rating and performance classification of assigned portfolio based on multiple and complex performance factors.*
- *Verify perfection of collateral, verify and analyze competing and subordinate liens, travel and inspect collateral, take appropriate action to protect collateral integrity, obtain appraisals and/or conduct own collateral valuation.*
- *Retain and work closely with legal counsel. Negotiate settlements as required. Handle collections and charge-off accounts.*
- *Provide Bank Management with detailed analysis of loan’s strengths and weaknesses. Provide recommendations to enhance credit quality.*
- *Represents the Department and Bank in a courteous, friendly and professional manner.*
- *Perform other duties as assigned.*

Position Qualifications:

- *BA/BS in business administration or equivalent degree in a related field or related work experience*
- *Minimum 5 years commercial loan banking experience; with technical expertise in commercial loans/credits and restructuring adversely graded loans (“Special Assets”).*
- *Requires significant knowledge of and experience in bankruptcy, litigation, foreclosure of personal and real property and disposition of collateral.*
- *Thorough knowledge of commercial banking credit regulations and credit compliance.*
- *Advanced computer and data processing application skills (Microsoft Word, Excel, etc.)*
- *Proven analytical skills and the ability to handle complex banking and credit review*
- *Excellent oral, written, communication skills.*
- *Excellent organizational skills and ability to work independently*
- *Ability to work quickly, manage multiple priorities and meet deadlines*
- *Ability to function in a team environment and be a team player*
- *Maintain a current knowledge of and process work in accordance with bank policies and procedures*
- *Specifically adhere to the bank’s CIP, BSA and related security procedures*
- *Complete required Compliance training within established time frames*