



FAIRWAY AMERICA

Title: **Loan Officer**
Classification: Full-Time, Exempt
Department: Sales and Marketing
Reports to: EVP of Sales and Marketing
Location: Portland, Oregon
Salary: Base Salary \$50,000 - \$60,000
Range: Commission/Bonuses: Depends on production, can exceed \$50,000 or more.
Profit Sharing Bonuses: Estimate \$10,000-\$20,000
Total Compensation: \$100,000+ very likely

HELP ME TAKE FAIRWAY AMERICA TO THE NEXT LEVEL!

"As the EVP of Sales and Marketing of Fairway America, I am looking for a talented and skilled real estate Loan Officer to negotiate and close our commercial loans. This is an extremely critical, high profile role in our company as the L.O. is the person primarily responsible for meeting our loan production targets. This is not a business development role (more details below) but a true consultative selling, negotiating and closing position. If you want to negotiate and close deals, but not beat the streets to dig them up in the first place, this is the job for you."

Matthew Raymond, EVP Sales and Marketing

At Fairway America, we are committed to our **core values**:

Focused, Driven and Committed
Accountable and Responsible
Interdependence and Collaboration
Respect, Trust and Integrity
Winning Attitudes
Approachable, Open Communication
You Make Fairway Fun!

These values are alive at our company and we live them every day while pursuing our purpose of *"Honorably doing worthwhile deals that create value, wealth, dignity and superior returns for all parties involved"*. If a deal is not worthwhile for everyone (our borrowers, investors, referral sources, and Fairway America) we'd rather not do it at all.

For the A-player looking for something special and who can answer "yes" to all of the following questions, this is the opportunity for you.

- Do you love doing deals but don't necessarily want to have to go out digging them up?
- Are you a great negotiator and closer but not necessarily a business development person?
- Are you comfortable and confident in a high-profile role within the organization?
- When the game is on the line, do you want the ball in your hands?

- Is it more important for others to respect you than to necessarily be your friend?
- Do you hate office politics as much as we do?
- Are you seeking an atmosphere of open and direct communication, clear and mutually established priorities and expectations, and a culture of accountability?
- Are you professional and results driven, and committed to win?
- Do you exceed people's expectations of you on a regular basis?
- Do you have a passion to succeed?
- Do you want to make a big mark on the success of our company that can clearly be seen by everyone?
- Can you handle a high volume of sales activity and get deals to the finish line?

If you answered "yes" to these questions, we want to meet you!

Our Company

Fairway America is a successful locally owned and privately funded commercial real estate lending and investment firm. Through a simplified and streamlined process, Fairway America provides financing solutions for people who are unable or unwilling to get financed by more traditional lending sources. Everyday, Fairway America helps borrowers solve difficult problems, meet pressing deadlines, or take advantage of excellent opportunities. While assisting these borrowers, we also enable our investors to earn above average returns they are unable to get elsewhere. As many brokers and lenders have gone out of business or are struggling mightily, our conservative lending approach has enabled us to weather this storm and positioned us to take advantage of unprecedented market opportunities while helping people who are otherwise unable to locate financing.

The Position

The Loan Officer role is the true "sales" position in our company. The L.O.'s results are highly visible for all to see so the pressure to perform is high. Our Loan Officers are **not** required to generate their own leads nor to go out in the field to make business development calls, press palms and schmooze referral sources. The L.O. **is** required to understand how to ask questions, discover needs, assess the match with our products, gain commitment, negotiate effectively, and get to the finish line. When we say leads are provided to the L.O., we mean it. Our brokers, Correspondents and Affiliates generate leads. Our Account Executives handle incoming inquiries, make outbound calls, follow up on leads, separate the wheat from the chaff, and submitting to the L.O. those deals that have passed the preliminary screening. Once the lead has been prequalified, the L.O. takes it from there. The L.O. works hand in hand with our Correspondents and Affiliates to effectively negotiate and close loans that meet our underwriting guidelines.

Responsibilities

- Qualify the potential borrower in greater depth once the Lead has been converted to a sales Opportunity by the Account Executive.
- Interact extensively with the referring source (Correspondent, Affiliate, or Mortgage Broker, as well as the borrower) to work the loan request and move it through the sales pipeline.
- Ask questions, analyze needs and determine critical motivations of potential borrowers.

- Customize lending structures and solutions when appropriate based on needs, objectives, and motivations.
- Quote and negotiate pricing and terms with borrower (and Correspondent, Affiliate, or broker).
- Determine in conjunction with underwriting if/when to issue a Conditional Loan Approval (CLA).
- Obtain signed CLAs and deposits from borrowers.
- Work directly with processing and underwriting to ensure borrower conditions are being received in a timely fashion.
- Handle borrower objections, challenges and issues that arise (and they will arise) during the process.
- Maintain accurate, up to date pipeline in our CRM (Salesforce.com) once the loan request has moved from a Lead to an Opportunity.
- Perform property inspections and hold face to face meetings with borrowers as necessary.
- Participate in sales meetings and training programs.
- Follow up on qualified opportunities that may need time to mature before proceeding.
- Be 100% accountable for meeting agreed upon metrics (# of CLAs issued, loans closed, etc.).

Qualifications

At Fairway America, your values, abilities, and demonstrable track record of success are more important than direct experience. That being said, an ideal candidate would have the following:

- Ability to communicate effectively in person, in writing, and over the phone.
- Minimum 2-3 years in a consultative selling role of some kind.
- Ability to effectively manage multiple priorities and significant loan pipelines.
- Minimum 3-5 years lending experience, preferably commercial and/or hard money lenders.
- Bachelor's degree in business administration, real estate finance, economics, or an equivalent combination of education and experience.
- Proven track record of success in a comparable sales role of some kind.
- Strong computer (especially CRM) skills. Ability and willingness to use company's sales system (Salesforce.com).
- In depth knowledge and understanding of the company's underwriting and pricing guidelines (training provided).
- In depth knowledge and understanding of commercial real estate lending, including property valuation (training provided).

Benefits

Fairway America is committed to maintaining a motivated, positive work environment full of great people who share, demonstrate, and live our core values. Take pride in working for a company that lives its core values, vision and mission/purpose and continually provides tangible value and benefit to its employees, brokers, borrowers and investors. Our benefits include:

- Excellent base salary
- Individual bonuses based on production and performance
- Company profit sharing participation (no waiting period)
- Medical & dental coverage
- Matching 401K plan
- Cafeteria plan (section 125 plan)

- Short term disability policy
- Company paid ongoing training and personal development
- Vacation, personal time off and company paid holidays
- Outstanding working environment
- Family friendly atmosphere and culture
- Working with other "A players" with a burning desire to win

Apply

If you feel you are an "A player", are up for our challenging, demanding, and rigorous hiring process, and would like to join a dynamic, growing company, please begin your application process by going to our career center at:

<http://www.fairwayamerica.com/jobopp02.php>

Phone calls are not accepted.