

Job Description:

Commercial Real Estate Lending Team Lead

About the role (to name a few key accountabilities): As a member of the loan production team and its Leader, the CRE Lending Team Lead will be asked to:

- Manage the origination, evaluation, and structure of new financing opportunities to generate a profitable CRE lending business
- Responsible for individual and team production goals
- Guide team to manage customer relationships. Lead the team in the evaluation recommendation for approvals as appropriate
- Provide input on strategic decisions that affect the CRE lending business
- Capable of resolving escalated issues arising from client relationship and requiring coordination with other departments
- Assist in establishing and monitoring staff for performance against goals. Participates in setting objectives. Provide feedback on the annual and semi-annual performance reviews
- Oversee the accurate and timely completion of credit teamwork, including collecting and analyzing customer financial statements and updates to risk ratings. Manage cash flow models to scrutinize income, debt serviceability, and other key loan metrics
- Evaluate creditworthiness of counterparties, tenant credit strength, and property fundamentals
- Make recommendations to improve efficiencies and compliance efforts and facilitates its implementation
- Assist with annual external loan review and examination
- Drive profitability by ensuring the credit and financial impact of all business decisions (including pricing) is independently evaluated and recommendations made to the business to mitigate any financial risks
- Recruit the remaining Team members

About You:

Proven track record in:

- Originating CRE loans
- Soliciting new client relationships
- Managing lenders and underwriters, specifically developing and motivating direct reports
- Credit trained
- At least 10 years of CRE lending experiences, preferably with a bank
- Established CRE network or brokers, sponsors, and clients

- Demonstrated ability to assess commercial lending real estate, credit, and financial industry trends, both internally and externally
- Minimum of a Bachelor's degree in finance, accounting, credit-related field and at least 15+ years of increasingly diverse or complex applications in finance; MBA and/or significant experience in a commercial real estate lending and finance environment are strongly preferred
- Deep understanding of regulatory reporting
- Ability to form effective relationships and achieve influence at the most senior level in the organization and with external regulators
- Communication and interpersonal skills, including the capacity to articulate the case for sound lending and credit practices in the language of business
- Ability to make robust/tough decisions, which may be contrary to the business's wishes
- Understand cross-functional linkages and interdependencies and the implications of risk and regulations at both a strategic level and at the business unit level
- Proven ability to prioritize competing demands
- Unquestionable integrity and ethics
- Effective customer relationship management and interpersonal skills

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