

Shop Your Loan LLC

<https://shopyourloan.com/job/commercial-loan-officer/>

Job Description

We are seeking a driven and detail-oriented **Commercial Loan Officer** to join our growing financial services team. In this role, you will be responsible for identifying lending opportunities, evaluating creditworthiness, structuring loan packages, and managing client relationships throughout the commercial loan process.

The ideal candidate will have strong financial acumen, excellent communication skills, and a deep understanding of commercial lending products and regulatory requirements.

Key Responsibilities

- **Loan Origination:**
Identify and develop new business opportunities through networking, referrals, and business development efforts.
- **Client Relationship Management:**
Serve as the primary point of contact for commercial loan clients—building strong relationships and providing expert financial guidance.
- **Credit Analysis:**
Analyze business financial statements, credit reports, cash flow, and collateral to assess credit risk and loan eligibility.
- **Loan Structuring:**
Recommend appropriate loan structures, terms, and pricing tailored to each client's financial needs and business objectives.
- **Documentation & Processing:**
Ensure all loan applications and documentation are complete, accurate, and compliant with internal policies and regulatory standards.
- **Regulatory Compliance:**
Maintain up-to-date knowledge of commercial lending laws and regulations, including TILA, ECOA, and fair lending practices.
- **Portfolio Management:**
Monitor the performance of existing commercial loans, identify early warning signs of risk, and recommend appropriate action.
- **Cross-Functional Collaboration:** Work closely with underwriting, legal, and credit departments to ensure efficient loan processing and exceptional client service.

Qualifications

- Bachelor's degree in Finance, Business Administration, Economics, or related field (preferred).
- 3-5+ years of experience in commercial lending, credit analysis, or financial services.
- Strong knowledge of commercial loan products, underwriting standards, and risk assessment.
- Familiarity with loan origination software and financial analysis tools.
- Excellent interpersonal and communication skills with the ability to build long-term client relationships.
- Highly organized with strong attention to detail and the ability to manage multiple deals simultaneously.

Commercial Loan Officer

Employment Type

Full-time, Exempt

Department

Commercial Lending

Reports to

Commercial Lending Director

Base Salary

\$ 175,000 - \$ 225,000

Job Location

Hurst, TX 76053, United States of America

Date posted

September 16, 2025

Preferred Skills & Certifications

- Experience working with small to mid-sized businesses in a lending capacity.
- Formal credit training or relevant certification (e.g., Certified Commercial Loan Officer).
- Existing network of business banking contacts and referral sources.

To Apply

Send a cover letter with your resume to recruiting@shopyourloan.com

Why Join Us?

- This is more than a leadership role—it's an opportunity to shape the future of a growing, forward-thinking financial services division. You'll work alongside a progressive executive team in a collaborative, entrepreneurial environment that rewards **innovation, ownership, and results**.
- If you're ready to bring bold ideas and strong leadership to a role where your impact truly matters—**we want to hear from you**.