

Sr. Credit Underwriter

**** Fast-growing Equipment Finance story lender is expanding its Credit Team to keep up with its exciting growth! If you crave an exciting team-oriented company atmosphere, are looking to showcase your Credit Underwriting skills and thrive in a fast-paced environment with lots of room for impact and growth, then this is the role for you! ****

NFS Leasing, Inc. is searching for an experienced Sr. Credit Underwriter to join our growing Credit Team. This role will have individual credit pen authority with direct responsibility to underwrite interesting and structured transactions for non-investment grade customers. This role requires strong commercial credit underwriting skills and the ability to structure and price mid and large ticket size transactions (\$150K - \$15M).

The position will be located at the Beverly, MA office. The position will report directly to the Chief Credit Officer.

Key Responsibilities include:

- Directly underwrites transactions in accordance with individual credit pen authority and presents transactions to credit committee above such authority
- Manages credit administration and ensures that financing requests are underwritten accurately and in a timely fashion
- Determines and provides guidance on creative pricing and financing structures with varying lease size and terms, based on the circumstances and business opportunity of the applicant
- Coordinates the daily workflow of transactions with the credit team and demonstrates strong team collaboration
- Facilitates and obtains required additional information from customers and the NFS Sales Team as applicable, including conducting Zoom calls directly with the customer
- Works closely and collaborates with the Chief Credit Officer and Senior Management Team in decision making
- Collaborates with the Contracts team and the in-house Legal team in reviewing term sheets and documentation packages to ensure credit underwriting requirements are met prior to funding
- Maintains confidential customer and company records and sensitive information

Key Requirements/Qualifications:

- Must be agile, all hands-on deck personality, works with ebbs and flows as needed and thrives in a no day is ever the same environment
- Minimum of 5 years of commercial credit underwriting experience, equipment leasing experience a big plus
- Experience underwriting middle/large ticket sized transactions
- Must be able to review, understand and evaluate financial statements/tax returns
- Detail oriented and organized, with excellent writing ability

- Strong interpersonal skills for collaborative internal and external communication
- Proficiency with MS Office, required / Salesforce CRM experience, a plus
- Strong organizational skills and ability to manage simultaneous credit submissions each day, under deadline pressure in a dynamic, fluid environment
- Strong written and oral communication skills
- Ability to work in a collaborative team environment interacting with all levels of management
- Ambitious in personal growth and development as a business professional
- Bachelor's Degree or commensurate experience required

About NFS Leasing Inc.:

NFS Leasing, Inc. is a collaborative and innovative workplace, serving growth-oriented companies with equipment financing. Since 2001, NFS Leasing is proud to have provided \$1B of financing to emerging, growth and non-investment grade credit companies across the US.

NFS is committed to continued growth and is immediately adding to the team. NFS offers solid compensation along with a generous benefits package that includes 401K company match of 50%, paid volunteer, parental, bereavement and longevity/recharge leave, as well as medical, dental, life insurance, PTO.

NFS Leasing, Inc., is an equipment finance company headquartered in Beverly, MA and known as 'THE story lender'. Visit our website at: <https://nfsleasing.com/the-story-lender/>

We are an equal opportunity employer and give consideration for employment to qualified applicants without regard to race, color, religion, sex, national origin, sexual orientation, disability status, protected veteran status, or any other characteristic protected by federal, state, and local law.

NFS is committed to the health and safety of our associates, candidates, and customers. We have modified our hiring processes to include increased phone interviews and where in-person activities are required, we are practicing social distancing.

Compensation commensurate with experience and success.