



Business Loan Specialist – Job Description

Honeybee Financial is a startup in small business and real estate investment lending. We believe in challenging the status quo. Small business owners and real estate professionals should focus on what they are passionate about, not underwriting loan requests and rate shopping. We love the numbers, paperwork, and the details, and we are seeking a passionate and motivated salesperson to join our team. Our mission is to be a resource to our clients and borrowers so they can do more of what they do.

We offer competitive alternatives to traditional business lending. We are unique -- a direct lender, approving and funding many loan programs in-house – while we also leverage our robust network of strategic partnerships with other lenders. This allows us to offer a suite of complimentary loan products allowing for unmatched creativity, efficiency, and flexibility for complex situations.

The purpose for this sales position is to build and maintain relationships with business borrowers, build referral sources, solicit loan applications, and work with borrowers through the application and approval process. This position requires an interest in building or expanding a network in the lending industry, and requires a strong interpersonal and sales ability and a desire for a demanding work environment fostering independent and team achievement.

Reporting to the Senior Loan Specialist, this position will be responsible for all aspects of client relations with Honeybee Financial. Our clients (borrowers) range from small business owners, to franchisees, to real estate developers, manufacturers, business service providers, and professionals in almost every industry. This is a sales position, requiring face to face sales calls and networking to build and maintain a client and referral base.

RESPONSIBILITIES

- Network to develop leads for new business
- Network to develop a referral base (insurance and real estate agents, attorneys, contractors, other professionals)
- Communicate regularly with potential borrowers and referral sources; face-to-face meetings, etc.
- Solicit and evaluate loan requests from borrowers; structure financing solutions using available resources
- Negotiate fee agreements with clients, reviewing loan costs and terms with them
- Collect comprehensive borrower and deal information; present to internal loan processors for funding
- Work with the Honeybee team to continuously develop a better understanding of products, clients, and process

KNOWLEDGE/SKILLS/EXPERIENCE REQUIREMENTS

- Good verbal and written communication and sales skills
- Desire to build a professional network through networking, referrals, LinkedIn, etc.
- Desire for a *demanding* work environment with strong growth potential
- Bachelor's degree preferred, but not required
- Familiarity with business borrowing and lending