

Noble Capital

Lending Officer | Streamline Funding

The mission of Noble Capital is to be Texas' premiere Private Real Estate Investment Banking firm, providing superior risk adjusted returns to investors through an innovative strategy of managing and deploying investment capital through our proven mortgage lending and real estate development operations.

Note: This is not an entry level position and candidates must thrive in an entrepreneurial, commission only environment with minimal base income and tremendous upside potential.

Noble Capital, one of Central Texas's premier Real Estate Investment Banking Firms, currently specializing in real estate development and *hard money* mortgage lending in select Texas markets is seeking a **Lending Officer** to help take the company to the next level. The company's Capital Management division manages the Real Estate Investment Banking operation which includes the day to day management of company's hedge funds. Noble's "Synergy Triangle" also includes the real estate development operation and Streamline Funding, the company's mortgage lending operation. The company's objective is to become a highly regarded real estate investment banking firm specializing in Commercial Real Estate Development and Mortgage Lending with a mid-range goal of becoming a REIT. Enjoy working in a friendly and dynamic environment that offers competitive salaries, incentive plans and benefits.

The Company's Lending Officers work for Streamline Funding, a wholly owned subsidiary of Noble Capital. Streamline Funding's goal is to dominate the Texas market when it comes to *hard money* Lending. Streamline is a licensed Texas Mortgage Broker and is the exclusive originator of mortgage loans that are funded and serviced by Noble Capital. Backed by a professional firm with a well established lending operation and capital raised and managed by a hedge fund, Streamline Funding is positioned itself to be the market leader in the industry. This position requires a person with excellent salesmanship abilities in addition to a deep understanding of commercial real estate finance. The company's Lending Officers are expected to develop and manage borrower clients with a high level of service and expertise. The company values a direct, open and honest approach when it comes to communicating and interacting with clients. Candidates must exude a high level of professionalism and possess proven sales skills, proven organizational skills and strong relational skills. A composition of the main job descriptions for this position is listed below.

Originate Loans:

- **Lead Management:** Develop a constant pipeline of business by managing incoming & self generated leads through the Streamline qualification and interview process. Manage the day to day status of the pipeline, keeping all leads updated in the company's CRM database.
- **Deal Structure:** Structure qualified loans according to the guidelines and policies of the company using financial models and proprietary company worksheets.
- **Loan Underwriting:** Take full responsibility for underwriting the entire loan file including the initial structure, the borrower's credit/ financials, and all the required due diligence. Sign off on every official due diligence document in the loan file.
- **Loan Committee:** Prepare initial loan packages and present them to the Company's loan committee, held twice a week. Prepare to discuss Borrower's credit/ financials, property/ project details, and the strengths & weaknesses of the loan opportunity with full disclosure.
- **Closing Coordination:** Responsible for oversight of the LPA (Loan Production Analyst) & Funding Department in respect to the closing of your loan files. Responsible for managing the Borrower's expectations throughout the process.
- **Monthly/ Quarterly Goals:** Responsible for meeting or exceeding quarterly/ monthly loan volume & business development goals in addition to other critical goals set on an as needed basis by

Management. Lending Officers must accomplish quotas as minimum requirement of employment with the company.

Business Development:

- **Lead Generation:** Responsible for the personal generation of leads using the company's internal advertising and marketing strategies. Manage the Clients and Prospects through the company's CRM and other lead mgmt systems in relation to the outsourced advertising and marketing strategy.
- **Referral Network:** Responsible for the personal development of key referral sources via direct contact and interaction with referral source prospects across six targeted categories. Responsible for meeting and educating the referral sources and then subsequently plugging them into a constant contact direct marketing drip campaign.
- **Networking/ Outwardly Focused:** Responsible for hosting and attending networking functions which place you in the path of people you need to know to increase your pipeline.
- **Coordination with 3rd Party Marketing Company:** Responsible for providing reporting and key market feedback to the company's select 3rd party advertising & marketing firm.

Client Relationships:

- **Promote Company's Client Relations Philosophy:** Learn and value the company's core values as they relate to client relationships. These values set the company apart from the competition and Lending Officers are required to promote them as front-line representatives of the company.
- **Commitment to Growing Expertise:** Responsible for growing yourself in respect to your knowledge and expertise in your role. At bare minimum, Lending Officers are expected to attend company internal trainings, external training, seminars and conventions. Responsible for having an internal desire to grow and position yourself as the expert for the sake of winning the confidence, trust and loyalty of key relationships.
- **High Touch Program:** Coordinate and cooperate with high touch program administrator and personally execute and direct personal high touches on daily basis. Committed to knowing your clients and touching them with phone calls, notes, thank-you cards, gifts and other tokens which say "I value you".

Qualifications:

- 10 + years of combined experience in Real Estate Banking, Accounting, Financing, Related Law Practice, Mortgage Lending, Construction, Asset Management and Development.
- Prefer Masters Degree with emphasis and experience in Finance and Real Estate.
- Require 4 years minimum in Mortgage Lending and/or Mortgage Banking experience.
- Required Proven Salesmanship Skills, must have proven success in a Team Environment.
- Required Relations Skills and Proven track-record of managing key relationships where Instilling Trust and Confidence into important relationships is vital to the company's success.
- Candidates must possess a Texas Mortgage Broker/ Loan Officer License. (30 hours of training, pass test and +/- \$300)

Please make sure your resume and cover letter details your relevant experience. Email your resume to careers@nobledg.com with the word/s "Lending Officer" in the subject line.

To learn more about Streamline Funding go to www.streamlinefunds.com and for Noble Capital, please visit www.noble-capital.com