

**Company:** PACT Capital, Inc.  
**Position:** Credit Support Associate I  
**Position Type:** Entry level  
**Location:** Fresno, CA  
**Compensation:** *Hourly*  
**Job Type:** Full Time (*on-site*)  
**Post Date:** 1/5/2025

## **WHO WE ARE**

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PACT Capital is an industry leading investment manager that provides agriculture and commercial real estate credit to borrowers with offices in Los Angeles and Fresno, CA. We are true capital partners, lenders and advisors, assisting farmers, investors and business owners achieve their most ambitious goals.

We are committed to our purpose to shape the future of what a real estate lending relationship should be. We provide the highest level of customer service coupled with a comprehensive analysis to create rewarding opportunities and deliver real estate credit solutions to our clients.

Our core values of teamwork, innovation and collaboration, excellence, and ethical business are fundamental to everything we do, and we are honored to be stewards in the communities we serve.

Join us today!

## **JOB DESCRIPTION**

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Reporting to Senior Credit Officers, this entry level member of the Credit Production Team will provide support to the Credit and Production teams to assist in packaging, analyzing, and processing agriculture and commercial real estate loans.

The team member must be very well organized, have attention to detail, thrive in a dynamic, fast-paced environment, have strong data analysis and rationale, and is able to manage several competing priorities at the same time. The position also demands a high level of customer service, analytical organization, and strong communication skills.

The candidate must comply with all lending regulations for BSA, AML and KYC.

There are no business development responsibilities required, but are available for personal and professional growth. In addition, you will collaborate with Relationship Managers (“RM’s”) to accurately present findings, including business rationale and risk mitigations, to obtain credit approvals and meet customer needs.

## **DUTIES – KEY AREA RESPONSIBILITIES**

- Assist Sales, Credit, and Closing Teams in preparing loan files for Credit Review, Approval, Closing and Servicing.
- Support Credit Team by organizing and managing Due Diligence Requests for new lending opportunities and helping Credit Team complete new borrower Credit Packages, Review and Approvals
- Review file documentation for erroneous or incomplete information
- Completing Schedule of Real Estate, Land Schedules and other Business/Personal Financial Statements
- Evaluating Credit History of borrowers
- Analyzing Profit and Loss and Balance Sheets
- Reviewing Crop and Yield Reports and Annual Crop Budgets
- Assist in managing portfolio loan covenants and compliance on an ongoing basis
- Demonstrate compliance with all firm wide and federal regulations that apply to the position
- Maintain working knowledge of policies and procedures and other regulations that may apply
- Organize and Populate Loan Process Timelines

## **QUALIFICATIONS**

- Credit underwriting or analysis experience preferred, not required.
- Advanced analytical and problem-solving skills.
- Interest in Real Estate and Business Finance
- Familiarity with Business and/or Agricultural concepts
- Fluent in Microsoft Office Suite (Outlook, Excel, Word, Power Point etc.)
- Demonstrated time management skills, reflecting the ability to juggle multiple tasks simultaneously while delivering work product on time.
- Ability to work effectively with individuals and groups across the company to manage internal and external customer relationships.
- Possess excellent written, verbal, interpersonal and presentation skills, including ability to train and present to small and large audiences or has the interest in learning to train and present.
- Advanced knowledge of credit policies, procedures, practices, and documentation
- Bachelor's Degree in Agribusiness, business, economics, finance, accounting, or equivalent work experience, required.

## WHAT YOU CAN EXPECT FROM US

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We succeed together – across the office and across the country, we believe the best inspire the best, so we invest in supporting each other, learning together, and celebrating success. We foster a collaborative work environment, where a commitment to excellence is rewarded. We invest in team members and opportunities for their growth as the company grows!

What you can expect from us:

- Competitive Compensation Plan
- Annual Bonuses
- Medical, Dental and Vision
- Career Advancement Opportunities
- All Federal Bank Holidays
- Real Estate License – reimbursement for passing the real estate salesperson license exam

Still reading? Then we think you should apply!

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### ***EEOE Statement***

*PACT Capital is an equal employment opportunity employer and does not discriminate based on race, color, national origin, religion, gender identity, sexual orientation, sex, age, disability, veteran or military status, genetic information, or any other characteristic protected by applicable law.*

For more information:

Hiring Contact

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