

Company: PACT Capital, Inc.
Position: Portfolio Manager (*AVP or VP*)
Location: Fresno, CA
Compensation: Competitive Salary + Bonus
Job Type: Full Time (*on-site*)
Post Date: 1/5/2025

WHO WE ARE

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 to achieve their most ambitious real estate 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 deliver winning real estate credit solutions for our customers.

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

The Portfolio Manager (“PM”) is an integral part of the Credit Production Team (“CPT”) and will be responsible for managing a diverse portfolio of agriculture and commercial real estate credits. The candidate for this role ideally will have prior experience in both Agriculture and Commercial Real Estate credit origination, underwriting and/or portfolio management.

The PM will provide ongoing covenant monitoring and reporting to ensure asset quality and customer service standards are being met. Key responsibilities will include day-to-day client interaction, generating servicing requests and modifications, covenant monitoring, developing portfolio growth with existing customers, structuring, and underwriting new credits.

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

The candidate must comply with all State and Federal regulations.

DUTIES – KEY AREA RESPONSIBILITIES

- Oversee the overall performance and weighted-risk profile of the assigned portfolio of real estate loans
- Complete quarterly and annual reviews and analyses to ensure compliance with financial reporting covenants and organizational policies
- Identify and address potential issues within the portfolio, including delinquencies, refinancing needs, and market exposure
- Ability to spread and analyze financials and able to underwrite new deal with minimal oversight from Senior Credit Officers
- Monitor market trends, commodity supply/demand balances and pricing, and economic factors
- Evaluate and recommend strategies to mitigate risks, including loan restructuring or modifications and extensions
- Review file documentation for erroneous or incomplete information
- Prepare regular reports on portfolio performance for senior management and stakeholders
- Maintain accurate loan documentation and records, always ensuring audit readiness
- 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

QUALIFICATIONS

- Minimum of Three (3) or more years of Agriculture and/or CRE credit underwriting or analysis experience
- Advanced analytical and problem-solving skills
- Ability to recognize current and/or developing specific industry and commodity risks
- Knowledge and experience managing a commercial and/or Agricultural loan portfolio.
- Familiarity and demonstrated experience with interpreting formal loan documents
- Demonstrated time management skills, reflecting the ability to manage 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
- Advanced knowledge of credit policy, procedures, practices, and documentation
- Bachelor's degree in finance, accounting, or equivalent work experience, required

WHAT YOU CAN EXPECT FROM US

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:

- Collaborative and inclusive work environment
- Competitive Compensation Plan + Annual Bonus
- Comprehensive benefits package including Medical, Dental and Vision
- Retirement program with a 401(k)-employer match
- Career Advancement Opportunities
- Federal Bank Holidays
- Real Estate License – reimbursement for passing the real estate salesperson license exam

Still reading? Then we think you should apply!

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.