

## **Equipment Lease Credit Underwriter**

### **Position Overview:**

Fast-growing equipment lease and financing 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 Capital, Inc. is searching for an experienced equipment lease Credit Underwriter to join our growing Credit Team. This role will have individual credit pen authority with direct responsibility to underwrite interesting and structured equipment leasing and financing 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 - \$20M+).

Founded in 2006, NFS Capital, LLC is a leading story lender, providing flexible equipment financing and asset-backed loans to small and middle-market businesses across the U.S. and Canada. We specialize in supporting companies that may not meet traditional lending requirements, helping emerging, turnaround, and established businesses access the capital they need to grow.

The position is in-office at our Beverly, MA office.

### **Job Responsibilities Include:**

- Directly underwrite transactions in accordance with individual credit pen authority and presents transactions to credit committee above such authority
- Perform credit underwriting analysis and ensure that equipment leasing and financing requests are underwritten accurately and in a timely fashion
- Determine and provide guidance on creative pricing and financing structures with varying lease size and terms, based on the circumstances and business opportunity of the applicant
- Coordinate the daily workflow of transactions with the credit team and demonstrate strong team collaboration
- Facilitate and obtain required additional information from customers and the NFS Sales Team as applicable, including conducting Zoom calls directly with the customer

- Collaborate with the credit team, 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
- Maintain confidential customer and company records and sensitive information

### **Requirements / Qualifications**

- Bachelor's Degree or commensurate experience required
- Minimum of 3 years of equipment lease and financing commercial credit underwriting experience, with experience underwriting middle/large ticket transactions
- 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
- 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
- Strong organizational skills and ability to manage simultaneous projects under deadline pressure in a dynamic, fluid environment.
- Candidate takes initiative and has a high level of resourcefulness, confidence, and problem-solving skills.
- Strong verbal and written 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

**About NFS Capital, LLC.**

NFS Capital, LLC is a privately-held leader in Equipment Finance across the U.S. and Canada. NFS Capital is a story lender and provides flexible equipment finance solutions supporting businesses and organizations, including emerging, established, and turnaround companies. Since 2006, NFS Capital has proudly created thousands of jobs and infused over \$1.5 billion of capital into non-investment-grade firms, a segment of the economy struggling to secure critically needed equipment financing.

NFS Capital is committed to continued growth and is immediately adding to its team. We offer competitive compensation along with a generous benefits package. We are an equal opportunity employer and consider employment applications from qualified candidates 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 laws.