Equipment Leasing and Financing Credit Underwriter

Fast-growing equipment leasing 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, LLC 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 complex-credit customers. This role requires strong commercial credit underwriting skills and the ability to structure and price mid and large ticket size transactions ($150K - $20M+).

The position will be located at the Beverly, MA office.

Key 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

Key Requirements/Qualifications:

- 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
- Minimum of 3 years of equipment lease and financing commercial credit underwriting experience, with experience underwriting middle/large ticket transactions
- 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
- Bachelor's Degree or commensurate experience required

About NFS Capital

NFS Capital is an independent equipment financing company serving businesses across the U.S. and Canada. Since 2006, we have provided more than $2 billion in equipment financing to emerging, growth-stage, established, and turnaround companies across a wide range of industries.

Our story-based underwriting approach allows us to look beyond conventional credit metrics and evaluate each financing opportunity based on the business, the equipment, the transaction, and the factors supporting the request. We provide flexible equipment financing solutions for businesses investing in the equipment and technology infrastructure they need to operate, grow, and compete.

NFS Capital is a collaborative, entrepreneurial organization where employees can make a meaningful impact as the company continues to grow. We offer competitive compensation and a comprehensive benefits package that includes a 401(k), medical, dental and life insurance, paid time off, and paid volunteer, parental, bereavement, and longevity/recharge leave.

NFS Capital is an equal opportunity employer and considers 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, or local law. Our website is www.nfscapital.com.

Salary Range: $75,000.00 - $125,000.00