



JOB ANNOUNCEMENT

COMMERCIAL REAL ESTATE LENDER - SVP

Invest Detroit has a great opportunity for strategic lending professionals to put their experience to use for building equitable growth and opportunity in Detroit. We are currently seeking a Commercial Real Estate Lender - SVP to support Detroit's current and future growth with an emphasis on commercial and investment real estate. As a nonprofit lender, this is a mission-critical role that supports our efforts to finance catalytic projects positively impacting Detroit communities. This position joins an experienced team focused on real estate and small business development as it expands into more Detroit neighborhoods.

In this position, you will be part of a team that is working to identify gaps in the market and barriers to equitable access and working with partners to co-create solutions. You will have responsibility for identifying, underwriting, structuring, and closing commercial real estate transactions. You will be working with both established and emerging developers in bringing projects to life that benefit underserved neighborhoods and under-resourced residents. If mission and impact have been missing from your lending career, this is the role for you.

About Invest Detroit

Invest Detroit is a mission-driven lender, investor, and partner working to ignite inclusive economic growth in underserved Detroit communities and across the region. A leading Detroit-based Community Development Financial Institution (CDFI), we bring 25+ years of experience acting as a catalyst for economic development and investment, providing critical gap financing through real estate development, commercial lending, and venture capital. We have deployed over \$640M to date and are continuing to grow our impact.

Our team is a hard-working, supportive, and passionate group that believes strongly in our mission and equitable opportunity, diversity, and respect. We believe that through partnership, tenacity, and creativity we can expand access to opportunity and build a better quality of life for all Detroiters.

For more information on Invest Detroit, please visit the [Invest Detroit website](#).

Responsibilities:

1. Business Development & Relationship Management

- Identify and screen potential borrowers and community development real estate projects to assess mission and strategic fit, product eligibility, economic feasibility, and readiness.
 - Establish clear expectations with prospective borrowers regarding lending products, programs, and processes.
 - Identify opportunities to build relationships and increase engagement with potential borrowers and external stakeholders to further organizational impact.
 - Manage strategic partnerships with for-profit and nonprofit financial institutions and governmental subsidy programs to support financing structures.
 - Work with clients to identify appropriate resources, including philanthropic capital and public subsidies.
 - Coordinate and conduct site visits for projects.
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2. Credit Analysis & Structuring

- Review and summarize borrower/sponsor history, management, financial performance, project plans, and proposed use of loan proceeds.
 - Ensure prospects meet basic credit criteria before advancing to underwriting.
 - Identify major risks and key considerations to support underwriting.
 - Perform preliminary loan/equity structuring and propose terms subject to full underwriting.
 - Draft and negotiate term sheets.
 - Collaborate with underwriters and portfolio managers to resolve structure, relationship, and credit challenges.
 - Prepare materials for staff, loan committee, and board review; present loan requests for approval.
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3. Transaction Management & Closing

- Coordinate receipt of loan applications and supporting documentation.
 - Manage the transition of prospects to underwriting.
 - Monitor compilation of closing documents and file maintenance in partnership with Portfolio Management.
 - Maintain accurate investment data within the organization's data management systems.
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4. Portfolio Management & Asset Quality

- Communicate with borrowers regarding disbursements, payments, monitoring requirements, and unwinds.
 - Manage and lead negotiations for non-performing investments as necessary.
 - Support ongoing risk management and portfolio monitoring activities.
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5. Organizational Support

- Accept special projects in support of team initiatives and community involvement.

Qualifications:

Education

- Bachelor's degree in finance, business, public administration, or related field required; graduate degree preferred but not required.
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Professional Experience

- Minimum seven (7) years of direct commercial real estate lending experience, ideally within a CDFI, commercial bank, or similar financial institution.
 - Strong experience in loan structuring and underwriting, including financial analysis and familiarity with housing and community facility subsidy programs; formal credit training is a plus.
 - Demonstrated experience preparing and negotiating complex transactions while balancing programmatic objectives with sound underwriting judgment and risk mitigation.
 - Familiarity with federal, state, and local community development programs, particularly affordable housing and tax credit programs; experience in small business or commercial and industrial lending is a plus.
 - Experience managing challenged and distressed credits, including leading loan restructurings, modifications, forbearance agreements, and formal workout strategies. Proven ability to assess deteriorating credit conditions, develop and execute risk mitigation plans, negotiate with borrowers and stakeholders, and protect portfolio performance is preferred.
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Relationship & Communication Skills

- Demonstrated success building and managing individual and organizational relationships.
 - Strong written and verbal communication skills.
 - Ability to collaborate effectively with diverse stakeholders while meeting deadlines.
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Market & Community Knowledge

- Familiarity with the local market landscape and existing relationships with community leaders and stakeholders is a plus.
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Technical Skills

- Proficiency in Microsoft Office and Salesforce (or similar CRM systems).
- Ability to learn and adapt to evolving technology systems.

Salary Range

Invest Detroit offers a competitive salary (range \$140,000 - \$165,000 for a senior Commercial Real Estate Lender) commensurate with experience and skills, and potential for growth within the organization.

At Invest Detroit, we believe that supporting our team is just as important as supporting our mission. We offer a people-centered work environment that values flexibility, balance, and growth. Our benefits include:

- Hybrid work environment with flexibility to support work-life balance
- Generous paid time off, including extended holidays and summer half-day Fridays
- Comprehensive health and life insurance coverage
- Annual performance bonuses (not guaranteed)
- Professional development opportunities to support your career growth

We're proud to foster a workplace where people feel supported, respected, and empowered to make a difference. Invest Detroit is an equal opportunity employer committed to diversity in the workplace.

To Apply

Please forward your resume and cover letter, outlining how your skills and experience meet the qualifications of the position to Resume@investdetroit.com. Please include "Commercial Real Estate Lender" in the subject line and indicate how you heard about this opportunity in the email.