

## **Business Loan Officer**

Southern Colorado Community Loan Center

Reporting to the Director of Lending, the Business Loan Officer position involves working directly with the staff, public, government agencies and other nonprofit organizations to create, organize, in alignment with the needs of the organization identified in the NeighborWorks Southern Colorado strategic plan. This is a full-time exempt position; expected to work occasional evenings and weekends.

### **Job Description**

The Business Loan Officer plays a central role in assisting with loan application, follow up and processing, loan committee(s) preparation, goal tracking and reporting. The purpose of this position is to assist NeighborWorks Southern Colorado in monitoring the Loan office's performance and ensure the organization is in adherence to compliance requirements. The Business Loan Officer position requires excellent analytical, interpersonal, organizational and writing skills and the ability to exercise extensive discretion, independent judgement and political acumen.

### **Responsibilities**

(Include but not limited to)

Loan Program(s) Responsibilities

- Perform client outreach, education, and application processing
- Manage incomplete applications and track work in progress
- Assist in creating client loan files and ensure all necessary forms are complete and accurate
- Review incoming invoices and approve invoices
- Code and process vendor invoices
- Prepare invoices for the energy efficiency program working with the Accounting Manager.
- Keep up on required certifications and training
- Attend training for state and federal compliance, including RESPA
- Maintain and Southern Colorado Community Lending pipeline through NWSoco CRM.
- Attend program meetings, in-house and/or at the state level, as applicable.
- Working with the CEO and the Communications Manager, seek out and apply for program funding, via grant or other resource applications.
- Loan Servicing in coordination with the Staff Accountant and/or Broker Agency.
- Other duties as assigned

## Reporting

- Ensure timely submission of monthly, quarterly or annual reports grantors and Federal, State and City agencies as required by those organizations.
- Prepare documents, minutes and agenda(s), working with Loan Officers, for monthly loan committee(s) meetings.
- Review and respond to audit or Program Review findings about loan documentation, procedures or servicing.

## Other

- Seek out and complete applicable training when required for performance.
- May perform additional duties of similar or related nature as assigned.
- Some travel for training may be required.

## Qualifications:

- A bachelor's degree and a minimum of 2 years of financial and office management experience required.
- Mastered experience, knowledge and training in all lending activities and terminology.
- Advanced knowledge of related state and federal lending and compliance regulations.
- Ability to read, analyze and interpret general business periodicals, professional journals, and technical procedures.
- Excellent organizational and time management skills, with the ability to provide leadership to employees using positive supervisory techniques to ensure maximum productivity; demonstrated ability in organization and delegation skills.
- The ability to work productively in a fast-paced and sometimes high stress environment.
- The ability to analyze complex situations and provide viable solutions.
- The ability to think creatively and introduce new ideas and programs that align with the organization mission and will create more visibility and earned income revenue for the organization.
- High level of verbal, written and electronic communication skills.
- The ability to task, prioritize and multi-task effectively.
- Organized and self-motivated to maintain daily responsibilities as well as special projects.

### **General Terms Applicable to This Position**

NeighborWorks Southern Colorado is an equal opportunity employer.

**Employed at Will.** This job position is at-will, meaning that either the employee or the Company may terminate the employment relationship at any time, with or without cause or prior notice.

**Not a Contract.** This job description is not a contract of employment and is subject to change by the

Company at any time without prior notice to employee.

**Duties Not Inclusive.** The duties listed above are examples of essential functions of the job position but are not all-inclusive. The Company may require the employee to perform additional duties not listed and may modify the duties listed. Reliable attendance is an essential duty of this position.

**Handbook.** The Employee Handbook contains important guidelines regarding employment with the Company that apply to employee. Employee is responsible for reading and abiding by the Employee Handbook guidelines, which Handbook may be modified from time to time by the Company.

**Reliability.** This position requires that the person be reliable in terms of attendance. This is essential to performing the job satisfactorily.

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