



Join our established, fast-growing organization and learn from the Nation's first local green bank. You'll have the chance to lead, build, and shape the organization's future, while accelerating your personal and professional growth.

Organization: Solar and Energy Loan Fund (SELF)

Job Title: Loan Underwriter

Classification: Exempt under FLSA

Location: Hybrid Remote: this full time position will be in-office three days a week with the option to work remotely two days a week. SELF headquarters is located in Ft. Pierce, Florida.

Salary range: \$50k-65k (commensurate with experience and education)

About SELF:

SELF is a national award-winning non-profit Community Development Financial Institution (CDFI) with a mission to rebuild and empower underserved communities by providing access to affordable and equitable capital to homeowners, landlords, developers, contractors, and small businesses to help transition communities towards an inclusive clean energy economy. Founded in Florida, SELF has expanded and now serves most of the Southern United States. Due in part to the recent passage of the Inflation Reduction Act, there is historically unprecedented momentum toward clean energy and home resilience. As the country's first local green bank, and an established and proven pioneer of climate equity, there is need for SELF to lead this national movement. Thus, SELF is rapidly growing and hiring—a position with SELF provides enormous career growth opportunities while doing work that matters.

Position Overview:

SELF is looking for a motivated individual to join the fast-growing SELF team. This position is full time. The Loan Underwriter will be responsible for reviewing loan applications, analyzing credit reports, reviewing, and calculating various income documents, making loan recommendations, and closing loans. This person will work with an established team and will require a full-time commitment to reaching the underwriting and lending goals of the organization.

Education and Experience:

- A college degree, associates, or bachelors is **required**.
- Lending and underwriting experience in a minimum of two of the following loan types is **required**: commercial/commercial rehab, construction, mortgage/housing, and consumer (unsecured and secured loans).
- Experience in commercial lending is highly preferable.
- Experience in loan closings and loan servicing, and collections highly preferred.
- High proficiency in Microsoft Office Suite.
- Strong written and verbal communication skills.

- Ability to multitask, prioritize, and follow through with multiple assignments at once.
- Ability to take direction and learn from others while also being able to self-initiate work and tasks.
- Must be analytical, logical, efficient, thorough, and detail-oriented to succeed in this position.

Essential Duties and Responsibilities:

- Processing new loan applications submitted by Loan Officers.
- Work with borrowers through all stages of the financing process.
- Perform data input and review and understand income and budget calculations.
- Ability to analyze files and overall client portfolio to determine appropriate programs and risk for loan recommendations.
- Submit for final decisions and assist other underwriters on final decisions.
- Make final decisions on specialty loans with specific criteria
- Analyze financial statements, income documents, tax returns, and other financial and/or project/borrower information.
- Ability to determine cash flow for commercial lending.
- Analyze credit checks/credit bureau reports.
- Complete loan closings and authorize home improvement projects to begin.
- Maintain client and portfolio information in a timely manner, ensuring that information from these sources is used to generate investor and internal reports that are accurate and updated.
- Maintain SELF's culture and represent the organization with a high standard of quality customer service at all points of contact.
- Support and work closely with the loan officers and loan servicing team.
- Prepare weekly and monthly reports regarding lending and underwriting goals.
- Assist with identifying and developing new loan products.
- Assist with projects during lower volume time periods.
- Willingness to learn and grow.

Physical Demands and Vision and Hearing Requirements:

This is an office position, however, the ability to lift up to approximately 20 lbs. may be necessary. Ability to communicate with internal and external clients via phone, email, video calls, and text is a daily expectation. SELF will make reasonable accommodations to help some physically challenged employees.

Top Benefits and Perks:

We provide a comprehensive medical, dental, and vision benefits; and a 403(b)-retirement plan with up to 5% match; performance-based bonuses; 12 paid holidays; a minimum of 21 days of paid leave; and paid leave to volunteer—something SELF is passionate about.

Assessment:

A knowledge and skills assessment will be required.. This assessment will allow you to demonstrate your expertise, analytical skills, and ability to make sound loan recommendations. This is an evaluation of specific skills and experience needed for this position.

Apply:

If you are interested and ready to join a national leader that provides innovative financing and technical assistance to communities across the nation to achieve an inclusive and equitable clean energy economy that benefits ALL Americans, please submit a resume on our website at

<https://solarenergyloanfund.org/careers/>. Inquiries welcomed.