



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: Senior 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: \$65K-\$75K (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 a 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 dedicated, enthusiastic, and committed individual to lead our underwriting team. This is a leadership position and you will report directly to the Executive Director, Operations Manager, and COO. This position's responsibilities are to oversee and implement the performance management process for the consumer and commercial lending, and loan development team. You will also be responsible for reviewing files for final decisions, handling complex loan requests and cases, leading, training and coaching the underwriting team, loan closings and servicing, creating and providing lending and portfolio reports, working closely with the collections' team, and reaching lending and underwriting goals. Also, defining and establishing process and procedures for risk criteria and efficiency.

Education and Experience:

- College degree required (Bachelors in finance or business highly preferred).
- 3+ years in an underwriting management or leadership role is required.
- Experience in commercial underwriting/ lending is required.
- Experience with small to midsize commercial loans deals focused primarily on property improvements.

- Lending and underwriting experience in **at least two of the following** is **required**: construction, mortgage/housing, commercial/commercial rehab, and consumer (unsecured and secured loans).
- Experience in community banking and/or CDFIs required.
- Experience with reviewing and implementing Fair Lending Laws and Regulation.
- Experience with managing collections and payment plan negotiations.
- Experience and proficiency with Salesforce, DownHome Loan Management (DLM), LoanWell, or other loan servicing and CRM systems.
- 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.
- Ability to stay analytical, efficient, accurate, and thorough in all areas.

Essential Duties and Responsibilities:

- Ensure the team works with borrowers through all stages of the underwriting and closing process.
- Oversee underwriting, loan decisions, and loan closings.
- Proficient in commercial and consumer lending underwriting practices.
- Prepare analytic reports on loan portfolio performance on a weekly, monthly, quarterly and annual basis.
- Analyze financial statements, tax returns, and other financial and/or project/borrower information.
- Ability to analyze files and overall client portfolio to make loan recommendations and final decisions.
- Analyze credit checks/credit bureau reports.
- Maintain consistent knowledge, monitor, and implement underwriting and lending updated according to Fair Lending Laws and Regulations.
- Oversee credit reporting to all three credit bureaus.
- Risk management in underwriting, loan servicing, collections, and loan policy.
- Monitor and recommend loan policy updates along with the Executive Director, COO, and Operations Manager to remain consistent and competitive in the market.
- Maintain client data and loan 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.
- Prepare loan portfolio reports, on an as-needed basis, for investors, grants, and/or program applications.
- Oversee comprehensive monitoring of consumer and commercial loan portfolios for accuracy, complaints, and assurance of a clean database and imaging records.
- Prepare and present Underwriting Department reports and progress on a weekly, monthly, quarterly, and an annual basis.
- Maintain a culture of quality customer service at all points of contact with clients when responding to borrower inquiries and requests.
- Maintain a culture of quality internal interaction with co-workers and provide consistent support for the loan team.
- Must have outstanding leadership skills.
- Ability to manage multiple projects in a fast-paced environment while maintaining a high degree of professionalism and respect.
- Collaboratively create and implement new loan products and programs.

- Provide insight, feedback, and ideas for system-related enhancements related to underwriting, loan servicing, and collections to the Executive Director and/or Executive Team.
- Experience with remote communication platforms such as Zoom, Microsoft Teams, Google Meet, etc.

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 online 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 joining the national movement towards climate equity appeals to you, please submit a resume on our website at <https://solarenergyloanfund.org/careers/>. Inquiries welcomed.