



Lending Assistant

Direct Supervisor: Lending Director

Reports to: Lending Director/CFO

Area: Underwriting, Office Administration/Compliance

The **LENDING ASSISTANT** will be a part of the organization's Loan Processing and Servicing, Operations, and Collections teams.

This position will help streamline daily tasks and responsibilities to ensure even flow of loan closings, loan servicing, loan payoffs, some collections, contractor payments, and client outreach and follow-up.

The position will work closely with: Lending Director, Underwriting, and Accounting. This position will also assist with Collections, Operations Manager, and the CFO, when necessary. The position will also serve as a backup to the Lending Director.

The position will involve preparing for loan closings, monitoring for loan closing requirements and finalization, managing contractor payout submissions and payment authorizations, client surveys, and UCC filing. This position will also work with the Operations Manager regarding some reporting, Kiva.org assistance, and communications.

This position primarily provides support and assistance to the Lending Director and Accounting.

This position is responsible for accurately executing quality control checks of documentation, file maintenance review, and daily monitoring of multiple email accounts.

Major Duties and Responsibilities:

1. ASSISTANT to LENDING DIRECTOR:

- Directly report to the Lending Director and serve as a backup when out of office. Backup duties include, but are not limited to: Loan closings, Notice to Proceed (NTP) and Loan Disbursement Authorizations, Loan Approval submissions to Loan Officers, and monitor and implement Loan System alerts in DLM.
- Assist the Consumer Lending, Accounting, and Collection teams by displaying a positive attitude and exude willingness to assist in all aspects of communication, tasks, and learning.
- Payment posting, review, and understanding of loan servicing to assist clients for customer service, if necessary.
- Carefully review, monitor, and implement loan pre-closing and closing requirements, and follow-up with the Loan team and Accounting team with results and next steps.
- Submit and monitor Notice to Proceed (NTP) emails to contractors and clients.
- Review and monitor invoice email for Contractor Payout submissions; submit client surveys, and prepare for Contractor payout authorization.
- Collect UCC documents and file with the state(s).
- Assist with Board preparation memos for Loan Activity and client satisfaction
- Provide outstanding support for lending teams and Accounting.

2. REPORTS



- Work with Lending Director and Operations Manager to develop meaningful reports.

3. Other Assistance

- Some assistance with annual audit, bank reconciliations, and loan billing may be necessary.
- Some assistance with collections and legal documents may be necessary.
- Some assistance with operational duties may be necessary.

4. Adhere to and understand policies and procedures relevant to the Consumer Lending and Collection areas.

Knowledge & Skills

Experience:

Three to five years of administrative assistance, office support, and banking and/or lending. Preferred Accounting, Legal, and/or SBA experience.

Education/Certifications/Licenses:

College degree in business and/or management

Interpersonal Skills:

A significant level of trust and diplomacy is required, in addition to normal courtesy and tact. Work involves extensive personal contact with others and/or is usually of a personal or sensitive nature. Work may involve motivating or influencing others.

Other Skills:

- Professional with customer service, email, and phone.
- Knowledge of Lending, Collections, and Accounting processes.
- Demonstrated proficiency in Microsoft Office.
- Experience with DLM and Quickbooks.
- Salesforce user
- Project management and Implementation skills.
- Self-starter with the ability to plan and prioritize workload for self and others.
- Excellent interpersonal communications skills.
- Leadership skills to motivate team members to reach and surpass department goals related to production and quality control
- Work well under pressure while handling multiple projects and priorities; attention to detail and multitasking is essential.