

Community Development Financial Institution of the Tohono O'odham Nation

P.O. Box 3130 Sells, Arizona 85634-0837
Phone (520) 383-0790 Fax (520) 383-1679

Job Description

Job Title: Loan Administrator
Closing Date: Open Till Filled
Pay: DOE

Note: All complete applications should be submitted to the CDFI Office for processing by closing date to be considered for position.

Position Summary:

The Loan Administrator is responsible for the day-to-day activities associated with maintaining the loan funding aspects for clients. The Loan Administrator serves as lead contact with clients of the organization, providing/assisting with intakes to clients applying for consumer loans, reviewing and processing loan applications ensuring completeness of application and gathering all information needed for loaning process, ensures loan payments are made on time and inputted into data base for accurate account of payments made for each active client, should client's financial performance be behind or late for payments the Loan Administrator will follow collection process on all past due accounts per the Loan Policies of the organization.

Essential Duties and Responsibilities:

- Will assist in take phone calls and meet with in person clients that come/call to office on loan programs and provide all information needed to make client aware of loan processes and documentation needed for each loan program.
- Responds to loan and technical assistance inquiries in a timely, responsive, and respectful manner.
- Will ensure a complete due diligence, including detailed financial analysis, on loan requests/recommendations under established loan policies and guidelines once Loan Clerk has completed process to sign off on packet being sent to committee.
- Assist with coordinating and conduct loan intakes/closings, to include, preparing commitment letters, promissory notes, payroll deduction forms/ACH forms, and all other documents needed for loan purposes, provide a complete due diligence on application files, Debt to income ratios on clients, and credit report analysis, ensuring the accurate and preparing of all loan documents for committees review for approval/denial of loans.
- Will maintain and be responsible for payment software data base, credit bureaus uploads for client loans, pulling of credit reports for clients applying for loans. Work with clients to ensure payments made in any manner necessary to keep clients on track with loans outstanding.
- Will be responsible for doing collections for past due clients by making phone calls to all numbers on file and write letters asking for payment and the situation they are at with past due payments. Recovery activities will be followed as needed to minimize losses and by Loan Policies set forth.
- Participates in information sessions and other marketing activities to include but not limited to; fairs, events, meetings, sponsorships, etc.
- Maintains current borrower information in loan software data base and loan files and will provide any/all necessary reports from the data base to management personnel when needed.
- Will be responsible for all curriculums and power points having to do with Financial Skills Training classes for the organization, as well as conduct trainings for clients, youth of the nation, communities, districts, and working partners requesting FLT.

- Perform all other duties as assigned.

Knowledge, Skills, and Abilities:

- Knowledge in record management and basic accounting procedures.
- Knowledge in mathematical ability to perform multi-step calculations.
- Knowledge working with complex loan documents and lending transaction process.
- Skill in the use of computers and commonly used office software, as well as financial/loan software used by the organization.
- Ability to maintain confidentiality.
- Ability to work extended hours and various work schedules.
- Ability to establish and maintain effective working relationships with all individuals we serve as well as tribal and local agencies/organizations, community leaders, and the general public, especially the clients of the organization.
- Ability to communicate efficiently and effectively both verbally, and in writing.
- Ability to handle multiple tasks and meet deadlines.
- Ability to exercise independent judgment.
- Ability to assess a problem then to gather/collect data, be able establish facts based on the information gathered and then be able to draw valid conclusions.
- Ability to carry out instructions furnished in verbal or written format.
- Ability to work independently with minimum supervision and provide outstanding quality work in doing so with minimal corrections needed.

Minimum Qualifications:

- Must have a High School Diploma or G.E.D.
- Must have one (1) year experience working in Financial Services industry in consumer lending with understanding of loan documentation preparation.
- Must have experience standing in front of people and presenting topics and doing presentation for training purposes.
- Must have ability to discuss financial situations with clients for collection purposes by making phone calls to person trying to obtain payment for loans.
- Capacity to communicate effectively with diverse constituencies including existing and prospective borrowers, CDFI Staff, Board Members, and community partners.
- Position requires someone who is creative, flexible and a team player. Applicant must be able to multi-task and must be a self-starter. Strong knowledge of Excel and Word.
- Must be able to type at least 45 wpm and demonstrate proficiency in grammar, spelling, math and filing.
- Must be willing to submit a criminal background check upon hire.

Compensation:

Salary commensurate with applicant's experience and educational background.