



Mission: To provide opportunities for Native people to develop financial assets and create wealth by assisting in the establishment of strong, permanent institutions and programs contributing to economic independence and strengthening sovereignty for all Native communities.

Values: We believe that when armed with the appropriate resources, Native peoples hold the capacity and ingenuity to ensure the sustainable, economic, spiritual and cultural well-being of their communities.

LENDING ASSOCIATE

Department: Lending

Reports To: Chief Lending Officer

FLSA Status: Exempt

Salary Grade: \$50,000.00

Employment Status: Regular, Full Time

Work Schedule: 32 hours M-TH

Location: Remote, some travel required
(Headquarters: Longmont, CO)

POSITION SUMMARY

Provide critical support to the Oweesta lending team in the origination and maintenance of loan products, ensuring an efficient process and client experience. Position involves frequent client interaction, accurate loan data management, coordination with internal teams to prepare high-quality loan packages for loan underwriting and loan closing. Assists with loan portfolio administrative functions related to the lending department.

ESSENTIAL DUTIES

- Assist loan clients with loan applications.
- Reviews loan applications and loan packages for complete and correct information.
- Assist in the due diligence and loan underwriting tasks under supervision, in accordance with Oweesta loan policy.
- Assists in the preparation of credit memos for presentation to loan committee.
- Maintain accurate loan committee meeting minutes.
- Assists in the collection of timely fiscal and quarterly impact reports from Oweesta borrowers.
- Updates loan document templates and other lending documents as needed.
- Prepares loan covenant letters to borrowers on behalf of loan officers.
- Prepares pre-closing and closing loan documents and conducts loan closings.
- Onboards new clients.
- Assists with Quarterly Borrower Reporting and loan covenants.
- Maintains digital and shared loan files.
- Maintains updated and accurate client information in loan system.
- Assists Chief Lending Officer in developing and maintaining lending and portfolio management policies, procedures, workflow processes and reporting templates.
- Prepare bi-weekly lending dashboard and other reporting as needed.
- Assist in preparation of TA Contracts.
- Manages TA Contracts as assigned.
- Assists in the development and implementation of educational lending programming and training programs.
- Provides loan servicing to all Oweesta loan clients.
- Attendance and/or facilitation of all required meetings and training
- Supports the CFO in preparing for the annual audit.

- Performs other duties as assigned by supervisor.
- Maintains awareness and sensitivity to Native American Culture
- Maintain confidentiality at all times.

SUPERVISORY RESPONSIBILITIES

This position has no supervisory responsibilities.

EDUCATION AND EXPERIENCE

Education Required. Bachelor's degree in finance, Business Administration, or a related field.

Experience Required: Lending experience preferably in community development lending or mission-driven work.

A combination of education and experience may be considered as a substitute for a degree requirement.

Certificates & Licenses : Driver's License

KNOWLEDGE, SKILLS, AND ABILITIES

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skills, and/or ability required.

POSITION REQUIREMENTS

- Basic understanding of various types of loan products such as intermediary, consumer, business, mortgage, agriculture and community lending.
- Strong interpersonal skills to interact effectively with clients, understand their needs, and provide appropriate solutions.
- Ability to professionally manage and resolve loan service inquiries and requests for clients.
- Proficiency in assessing financial information to obtain loan applications and complete loan packages.
- Ability to meticulously review loan applications and closing documentation to ensure accuracy and compliance.
- Excellent verbal and written communication skills required, including public speaking.
- Capability to address and resolve issues that may arise during the loan application process.
- Excellent analytical and organizational skills.
- Ability to take direction and work collaboratively.
- Self-motivated, dedicated, and flexible, with strong time management skills and collaboration skills.

COMPUTER KNOWLEDGE AND SKILLS

Proficiency with Microsoft Office, particularly Microsoft Excel is required, experience with Salesforce preferred.

PHYSICAL REQUIREMENTS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

While performing the essential functions of this position, employees will be required to:

- Ability to sit for extended periods while working on a computer.
- Manual dexterity for operating office equipment.
- Good visual acuity for reading documents and computer screens.
- Occasional mobility to move around the office and attend meetings.
- Ability to lift and carry objects up to 20 pounds occasionally.

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

While performing the essential functions of this position, employees may be exposed to the following conditions:

- This position may require occasional travel for meetings and training.
- This role involves working in a remote office environment with standard office equipment.
- This position may require some evening and weekend work.

Please submit your resume and cover letter for the Programs Officer position to: **michelle@oweesta.org**