



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.

LOAN OFFICER

Department: Lending

Reports To: Chief Lending Officer

FLSA Status: Exempt

Salary Grade: \$60,000.00

Employment Status: Regular, Full Time

Work Schedule: 32 hours M-TH

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

POSITION SUMMARY

Responsible for business development and loan production. Building and maintaining strong lending relationships with potential and existing loan clients. Responsible for managing a loan portfolio including loan monitoring. The Loan Officer has primary responsibility for managing Oweesta's exposure to credit risk and ensuring compliance with all loan policy & procedures and borrower loan covenants. Loan Officer provides lending technical assistance to NCDFIs and participates in the development and delivery of lending educational programming.

ESSENTIAL DUTIES

- Working with the Chief Lending Officer, implements Oweesta's lending strategy.
- Responsible for marketing Oweesta products & services including business development and originating loan production.
- Assists in the management and flow of the loan pipeline from loan sourcing, loan proposal, underwriting, and closing.
- Works closely with finance on loan funding, loan servicing and loan booking.
- Research and develop new loan products in coordination with other programs and staff for the purpose of increasing Oweesta's responsiveness to unmet market needs.
- Performs credit analysis and underwriting for loan clients.
- Performs due diligence and risk mitigation strategies.
- Prepares loan recommendations through credit memos and presents for approval.
- Prepares pre-closing and closing loan documents and conducts loan closings.
- Onboards new clients.
- Analyzes portfolio risk to recommend strategies increasing responsiveness of lending program while prudently mitigating credit risk in accordance with industry standards.
- Tracks Quarterly Borrower Reporting and loan covenants.
- Maintains loan files.
- Assists Chief Lending Officer in developing and maintaining lending and portfolio management policies, procedures, workflow processes and reporting templates
- Assists Chief Lending Officer with developing work out plans for troubled loans and recommends restructurings or other collection strategies.

- Prepares loan portfolio management reports.
- Provides technical assistance to NCDFIs on lending relating to TA needs.
- Manages TA Contracts as assigned.
- Assists in the development and implementation of lending educational programming to the NCDFI industry.
- Provides loan servicing to all Oweesta borrowers.
- 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: Experience underwriting credit requests 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

- Understanding various loan products, including mortgages, personal loans, and business loans.
- Familiarity with federal, state, and local regulations governing lending practices.
- Knowledge of credit scoring system and the ability to analyze credit reports and financial statements.
- Strong interpersonal skills to interact effectively with clients, understand their needs, and provide appropriate solutions.
- Ability to promote loan products and services to potential clients.
- Proficiency in assessing financial information to determine creditworthiness and risk.
- Ability to meticulously review loan applications and loan 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 work collaboratively and provide technical assistance.
- 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.

Reasonable Accommodations Statement

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. Reasonable Accommodations may be made to enable qualified individuals with disabilities to perform the essential functions.

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