



## **Lending Services Associate**

*Full-time position based out of the Asheville office*

### **Background:**

Mountain BizWorks (MBW, [mountainbizworks.org](http://mountainbizworks.org)) is a non-profit certified community development financial institution (CDFI) that provides tailored small business lending and peer learning services across Western North Carolina. We do this towards a mission of building a vibrant and inclusive local economy. Over the past few years, we have experienced strong growth and are seeking a motivated, detail-oriented and mission-aligned individual to join our team to provide operational support for our small business, lending services. This position will be based out MBW's Asheville office.

### **Purpose/Role**

- To support the continuum of activities of the Lending Program;
- To insure accurate recordkeeping and reporting to loan capital providers (SBA, USDA, etc.)
- To proactively connect borrowers with high quality technical assistance
- To guarantee proper and complete loan files and associated reports are maintained
- Function as an active and willing member of the MBW support team;
- Preserve a professional and confidential environment for all lending activities.

### **Key Responsibilities**

- Responsible for insuring the preparation of closing loan documents, perfection of collateral to preserve MBW lien positions at all times, and creation and maintenance of permanent loan files.
- Primary staff member responsible for ensuring loan detail and payment input and client data management in Portfol loan software.
- Insure adequate administrative staff trained as backup support in the use of Portfol.
- Maintain knowledge of loan application process, underwriting, sources and uses of funder loan capital, compliance, funder reporting and loan processing related requirements.
- Maintain thorough understanding of the SBA Microloan Program, USDA programs and all other loan capital provider program specifics
- Insure ACH payments are submitted and collected
- Additional responsibilities may include bookkeeping and other related accounting and loan preparation work
- Work in concert with Lending staff to insure timely and accurate action is taken facilitating loan processing for clients
- Learn and participate in underwriting procedures and processes.
- Help evaluate and document collateral packages associated with loan requests.
- Play a pivotal role in loan closing processes and procedures.
- Participate in activities and functions associated with loan monitoring as directed by CCO

### **Qualifications**

- 2+ years working experience within a similar position
- Commitment to the MBW vision, mission, and values.
- Experience in and commitment to working in a team-oriented environment.
- Ability to prioritize competing requests and take initiative to meet these deadlines.
- Demonstrated experience in maintaining a high level of attention to detail and accuracy.
- Ability to independently follow through on tasks.

- Strong computer proficiency: Word, Excel, Outlook, databases.
- Excellent communication skills, both verbal and written, including the ability to competently compose correspondence.
- A commitment to community development and economic justice
- Spanish fluency a plus.

**Compensation & Benefits:**

Mountain BizWorks provides a competitive salary. Full-time position with benefits package, including: medical insurance; retirement plan; and paid vacation and holidays. Significant opportunities for growth.

Mountain BizWorks values and respects all types of diversity and strongly encourages applicants from traditionally marginalized groups to apply. We prohibit discrimination and harassment and provide equal employment opportunity without regard to, and not limited to, ethnicity, religion, race, national origin, abilities, gender identity, sexual orientation, or age.

**To Apply:**

Qualified/interested candidates should email their resume and cover letter to Christopher Murrey at [christopher@mountainbizworks.org](mailto:christopher@mountainbizworks.org). Subject line should read "Lending Services Associate Position." This position will remain open until filled.