

Position Description

Title: Loan Fund Specialist
Division: Loan Fund
Reports to: Loan Fund Manager

Travel: Travels in-state and out-of-state as required
Status: Salaried, Exempt
Standard Work Hours: M – F, 9:00 AM – 5:30 PM

JOB SUMMARY:

Reporting to the Loan Fund Manager, the Loan Fund Specialist will assist the Loan Fund Manager with lending activities. This position will help to review and process loan applications, required reporting, process loan payments, collections and follow-up, mail monthly loan statements, assist new borrowers, participate in loan fund marketing outreach, prepare documentation and closing docs, and perform basic underwriting analysis including the overall monitoring of loan activity.

DUTIES, RESPONSIBILITIES, and EXPECTATIONS:

Duties and responsibilities include, but are not limited to the following:

- Respond to all loan fund inquiries via email and phone.
- Collaborate and communicate with the Loan Fund Manager, as necessary.
- Attend training, as provided, on programs and services.
- Follow procedures as outlined in the Loan Fund Program Policy.
- Maintain professional effective communication regularly with clients and staff.
- Manages the Loan Fund Portfolio to include:
 - Prepare and send monthly loan statements on-time and as requested by the borrower.
 - Process loan payments and ensure all systems reflect up-to-date accurate information.
 - Enter information into CNHA's loan software (OTIS, LenderFit, Downhome loan, etc.) timely and accurately.
 - Record all communications, and update log after each meeting or interaction with client/lender for both (hard and electronic) file utilizing require client management system - OTIS/LenderFit or Downhome Loan.
- Conduct financial analysis and affordability assessment based on information and documents provided by the client.
- Review loan fund applications and respond to applicants in a timely manner to inform of status and request missing documentation, as necessary.
- Perform on-going case management to provide service and problem-solving assistance.
- Represent organization at events, seminars, and networking functions as needed.
- Assist Loan Fund Manager to analyze financial documents to determine income, assets, and ability to repay loan.
- Assist Loan Fund Manager with loan underwriting and processing.
- Assist Loan Fund Manager to prepare loan documents, obtain signatures, and ensure loan closings.

- Track loan covenants, principal and interest payments and monitor all loan agreements for compliance.
- Ensure all client files are securely stored and locked with all required documents and forms.
- Prepare reports for management as required.
- Participates and performs duties as assigned for CNHA's annual Native Hawaiian Convention.
- Special projects and/or duties as assigned.

PERFORMANCE EXPECTATIONS:

- Maintains the utmost confidentiality.
- Utilizes excellent verbal and written communication, people skills, and a positive, can-do attitude with co-workers, clients, members, and the community, and in all work product.
- Functions in a self-directed, high initiative and motivated manner that results in successful administration and collaboration.
- Applies research, experience, communication, strategy and learning that results in problem-solving and maximum quality and utilization of the organization's resources. Consistently provides solutions to challenges encountered.

REQUIRED EDUCATION AND EXPERIENCE:

- Bachelor's degree or experience with ___
- Working experience with aspects of the loan process: closing of loans, loan processing, and loan modification.
- Public speaking and communication skills (written and verbal).
- Ability to work with people of diverse backgrounds.
- Attention to detail with excellent internal and external customer service skills.
- Strong understanding of financing process and default process.
- Uses proficiently, Microsoft Word, Excel, PowerPoint, Outlook and Adobe Acrobat, with a working knowledge of Microsoft Access and other database systems.
- Experience directly working inside the Native Hawaiian community and/or with programs that address the cultural and socio-economic wellbeing of the Native Hawaiian community.

SKILLS REQUIRED:

- Demonstrated ability to provide quality customer service.
- Highly organized and detail-oriented, flexible, and collaborative with an ability to prioritize and manage multiple tasks simultaneously.
- Personal qualities of integrity, credibility, and a commitment to CNHA's mission.



I acknowledge that I have read and understand the above job description in its entirety and am capable of performing all of the stated requirements.

Employee Signature

Date