**JOB TITLE: LOAN OFFICER / UNDERWRITER**

**POSITION DESCRIPTION**

Since 1982, California Capital Financial Development Corporation (California Capital), a nonprofit 501(c)(3) corporation, has supported our community through capacity building and access to capital programs for small and microenterprise businesses, and entrepreneurs. Certified by the U.S. Department of Treasury as a Community Development Financial Institution (CDFI), since 2002, we are a mission-based organization, focusing on programs and services with a goal of creating asset and wealth development in low/moderate income, diverse and underserved communities. California Capital provides technical assistance through a continuum of services including business training, one-on-one counseling, and a number of access to capital programs. Our lending programs include the administration of the State of California Small Business Loan Guarantee, Disaster Loan Guarantee Programs, and RUST (Repair and Removal of Underground Storage Tanks Program). In addition, California Capital has an EDA Revolving Loan Fund, CDFI loan funds, and investor loan funds that allow us to meet the capital needs of small and microenterprise businesses in low/moderate income, diverse and underserved communities. California Capital is located in Sacramento, California, serving small and microenterprise businesses in Northern California from San Joaquin County, north the Oregon border, and coastal counties to the west.

Under the direction of the Chief Lending Officer and/or other senior staff, the loan officer/underwriter is responsible for reviewing financial data, assessing credit risk and structuring transactions. In collaboration with the organization’s credit staff, he or she will perform financial analyses and provide credit recommendations based on a review of all underwriting criteria.

As part of a highly efficient team, the Loan Officer/Underwriter responsibilities will expand beyond core credit analysis, contributing to development of new lending opportunities in target markets and the preparation of funding proposals and reports, including government agencies and loan fund investors. Additional responsibilities include providing competent, thorough, courteous, and efficient customer service to both internal and external customers with a minimal level of direction, guidance, and oversight.

The ideal applicant knows how to work in a collaborative environment and has strong financial analysis and writing skills. Versatility and flexibility across a wide spectrum of business tasks are key.

**Essential Duties and Responsibilities:**

* Handle loan originations from beginning to end under the supervision of the Chief Lending Officer, and/or senior staff. Daily duties may include:
  + Creating and reviewing financial statements with the use of Excel.
  + Identifying information needed to perform underwriting analysis by reviewing a credit file.
  + Conducting research relevant to loan applications under review
  + Contacting borrowers to collect updated financial information as required.
* Work directly with the lending team in a collaborative process to evaluate credit worthy potential clients.
* Works with senior staff on analyzing figures around economic development metrics, including designing and implementing client-focused surveys.
* Participates, in close collaboration with other members of the team, in the preparation of proposals and periodic reports to partner agencies.
* Performs interim and annual financial loan monitoring in close collaboration with senior staff.
* Work closely with Loan Closing Specialist in preparing loan documentation.
* Works in partnership with Chief Lending Officer and loan team members on business development activities, including participating in client and/or prospect calls and representing the organization in meetings.
* Collaborates closely with our team in the development, launch and execution of new lending programs.
* Performs other duties as may be deemed necessary and appropriate.

**BACKGROUND AND EXPERIENCE**

**Qualifications:**

* Bachelor’s degree in accounting, business, economics, finance, or equivalent combination of training and experience from a four (4) year college or university.
* Ideal candidate has a minimum of 2-4 years’ experience in mission-oriented financial analysis, deal structuring, and relationship and loan processing management.
* Strong writing and composition skills.
* Entrepreneurial approach to work (a must).
* Knowledge of and/or interest in community development, racial equity and economic inclusion.
* Experience and desire to increase access to resources in low/moderate income, diverse and underserved communities.
* Proven ability to build relationships with potential clients, as well as business and lending partners.
* Experience or willingness to be trained and become proficient with lending software and Client Relationship Management systems.
* Advanced knowledge and experience in Excel.
* Strong interpersonal communication skills.
* Fluency in languages in addition to English is a plus.
* We are looking for an individual who wants to make a difference in this critical new landscape, who would help us improve how we work day-to-day and maximize the growth and impact of our organization in the long term.
* The right fit would be someone willing to work hard, and always holding themselves to a high bar of performance. Sounds like you, or someone you know? Please reach out!

**EMPLOYMENT TYPE:** This is a full-time position

**COMPENSATION:** Competitive salary commensurate with experience. Excellent benefits package, including health, dental, vision and retirement plan available. Paid vacation, holiday and sick leave.

**How to Apply:**

Interested candidates should email resume with a cover letter to Deborah Lowe Muramoto at [dmuramoto@cacapital.org](mailto:XXXXXX@cacapital.org) with "Loan Officer/Underwriter" in the subject line.

California Capital is an equal opportunity employer.

For more information on our programs and services, visit our website at [www.cacapital.org](https://www.cacapital.org).

NOTE: Due to the current COVID-19 Pandemic, some work may be organized remotely on a temporary basis. This is not a remote-work position.