## **Position Title: Internal Loan Officer**

**Location: State of California**

**Reports to: Vice President of Sales, Smart Growth Business Products**

CDC Small Business Finance (CDC) is a national leader in mission based lending to small business owners. Through its nearly 40 years in business, the not-for-profit has established itself as the largest SBA 504 lender and the largest SBA Community Advantage lender in the U.S.A. CDC is aggressively expanding its program offerings and services in non SBA product lines with a continued emphasis on creating jobs and success for entrepreneurs. CDC is looking for proactive, performance oriented professionals through this growth phase. We offer a competitive compensation plan, excellent benefits and a work culture that is second-to-none.

**Primary Responsibilities**

The **Internal Loan Officer** reports directly to the Vice President of Sales. This person will help develop new online customer acquisition channels, assess new ways to process these leads, and pre-qualify loan prospects acquired from new sources. The goal of this position is create new online acquisition channels to generate a stable volume of prequalified loan leads that will be referred to other Small Business Product team members for further review. The ideal candidate will have strong experience in the Fin Tech industry, be self-motivated and driven to achievement.

**Essential Functions**

1. Help to develop increased deal flow through online acquisition channels. Interface with external partners/organizations to bring this to fruition.
2. Generate a strong flow of loan prospects through new online channels.
3. Work with other team members to assess the most efficient method to process new online deal flow.

1. Active contact and prospect management with inquiries received through new online customer acquisition channels.

2) Promptly contact prospects to outline CDC products and collect necessary information required for a loan prequalification.

3) Using CDC tools, create spreadsheet based credit analysis and program eligibility assessments based on loan request and borrower criteria.

4) Effectively communicate with potential borrowers to ensure those that are likely qualified will remain interested in CDC products. Assess those that are not likely qualified as potential prospects for business advising and refer accordingly.

5) Work closely with external vendors and referral sources to maximize viable lead generation.

**Qualifications**.

* Minimum 2-5 years’ work experience in online customer acquisition in the field of small business finance/lending/FinTech industries.
* Highly motivated/Driven to achievement
* Intermediate or advanced computer skills
* Excellent customer relationship management skills
* Strong writing skills
* Dedicated, motivated team player
* Customer service focused
* Comfortable working with and creating basic financial reports
* Ability to work on multiple files and projects effectively
* Detail oriented
* Out of the box thinker
* Self-motivated, takes initiative, solves problems
* Bi-lingual (Spanish) a plus

**Education**

Bachelor’s Degree with a major in business, finance or marketing related studies.

**Additional Information**

BENEFITS include:

* Medical, Dental, Insurance Plans for Employees and Family
* Paid Term Life Insurance and Accidental Death and Dismemberment Insurance Plans
* Paid Short/Long-Term Disability Insurance Plan
* Paid Employee Vision
* 401(k) Retirement Plan
* Flexible Spending Accounts for Medical and Dependent Care (Section 125)
* Competitive salary plus incentives; dependent on experience