TMC Community Capital is a nonprofit microlender providing fast and affordable online financing, fostering financial stability, and encouraging entrepreneurship among women-owned, low-income and under-resourced small businesses in California.

**Position Title:** Loan Officer

**Schedule:** 20-40 hrs

**Location:** 1720 Broadway, 3rd Floor, Oakland, CA 94612

**Responsibilities:**

* Answer loan inquiries, provide program information, and send application packets;
* Determine eligibility for loan programs and facilitate application submission;
* Process and evaluate loan applications, verifying accuracy and completeness;
* Provide applicant with timely and periodic status updates of loan application;
* Evaluate and interpret applicant credit report, bank statements, tax returns, and budget to determine whether the applicant has the ability to repay loan;
* Prepare credit memo and financials to present to Loan Review Committee for loan decision;
* Ensure applicant understands terms of repayment and communication expectations;
* Prepare closing documents and collect required documentation for borrower and follow up on missing elements.

**Qualifications:**

* Bachelor’s degree in business management or related field (such as accounting, finance, or economics); equivalent experience will be considered;
* Minimum 2 years of experience in small business loan underwriting;
* Experience in providing customer service; and
* Ability to effectively collaborate with diverse constituent populations;
* Ability to communicate effectively, both orally and in writing;
* Ability to learn quickly, work independently, and handle multiple tasks efficiently with high attention to detail;
* Ability to work as part of a team;
* Ability to provide an exceptional level of customer service: in person, by email, and over the phone;
* Ability to learn new data systems.

**Preferred Qualifications:**

* Knowledge and experience with working with low-income communities and BIPOC Communities.
* Knowledge and/or experience with financial education or coaching;
* Multilingual with Spanish fluency preferred.

This position will give you the opportunity to work in a supportive environment where your contributions matter.  The atmosphere is casual and dog friendly. As an essential business, we are allowed to have our offices open. Our offices have incorporated strict safety measures to protect staff.

**Apply now** by emailing your resume and cover letter to [hanna@tmccommunitycapital.org](mailto:hanna@tmccommunitycapital.org). For more information, visit our website at [www.tmccommunitycapital.org](http://www.tmccommunitycapital.org).

*At TMC CC, we don’t just accept difference - we celebrate it, we support it, and we thrive on it for the benefit of our employees, our products and our community. TMC CC is an equal opportunity employer. Employment at TMC CC is based solely on a person's merit and qualifications directly related to professional competence. TMC CC does not discriminate against any employee or applicant because of race, creed, color, religion, gender,*[*sexual orientation*](https://fairygodboss.com/career-topics/sexual-orientation)*,*[*gender identity*](https://fairygodboss.com/articles/gender-identity)*/expression, national origin, disability, age, genetic information, veteran status, marital status, pregnancy or related condition (including breastfeeding), or any other basis protected by law.*