



## Loan Administration Associate Job Announcement

**Department:** Loan Administration  
**Reports To:** Director of Loan Administration  
**Status:** Regular Full-time  
**Supervisory:** No  
**Classification:** Hourly, Non-Exempt  
**Hiring Salary Range:** \$25 - \$29/hour  
**Job Location:** California FarmLink Main Office - Aptos, CA

### Position Summary

The Loan Administration Associate onboards and services agricultural & fisheries loans through a loan servicing system. This position will assist the Loan Administration Manager and Loan Officers to maintain total loan portfolio performance by monitoring accounts for potential problems, proactively resolving issues, and promptly delivering excellent service to internal and external customers.

### Essential Duties and Responsibilities

Under the supervision of the *Director of Loan Administration*:

#### Loan Documentation & Loan Closing Support

- Process loan documentation on microloans up to \$50k.
- Set up loan closing/collateral file, to be stored in a fire file cabinet.
- Support Loan Administration Manager with processing and submission of documentation to guarantee agencies to secure the loan guarantee.
- Conduct periodic loan file review, contacting borrowers for additional information related to loan servicing, collateral & covenant compliance, as necessary.
- Monitor collateral filings (UCC) and conduct necessary renewals as needed.
- Ensure all active loans maintain required collateral insurance coverage for the duration of the loan.
- Prepare documentation for loan officers on loan restructures. (Change In Terms Agreements)
- Onboard all new loans in loan servicing software including building amortization schedules, recording impact data, and uploading loan documents while ensuring accuracy of data.

#### Loan Servicing

- Monitors accounts, flags concerns, and alerts loan staff of potential problems.
- Manage loan servicing relationships with distributors & aggregators:
  - Activate crop assignments as required by the loan agreement and/or loan officer.
  - Maintain crop assignment reports showing all outstanding assignments.
  - Monitor crop assignment payments to ensure funds are received as agreed.
  - Review reports at least monthly with loan officers.
- Post late charges and produce monthly loan invoices/billing statements.
- Communicate effectively with borrowers and other external customers, serving as one of the primary points of contact for loan accounts and servicing-related questions.
- Research and resolve customer account issues.

- Support the Director of Loan Administration, Director of Lending, loan officers, and legal counsel to facilitate reaffirmations, forbearances, possible foreclosures, bankruptcy proceedings, or liquidation.

### **Payment Processing and Monitoring**

- Log daily cash receipts/loan payments.
- Cross-train in functions related to loan payment processing in the loan servicing system.
- Maintain consistent communication with past-due accounts.
- Prepare past-due notices, delinquency letters, and acceleration letters as requested by loan officers.

### **Reporting**

- Provide loan portfolio status reports with specific emphasis on delinquencies, stop accruals, write-offs, etc. to be presented at monthly portfolio check-in meetings.
- Provide loan officers with monthly loan alert reports for all outstanding tasks to complete loan closing and servicing activities.
- Provide portfolio delinquency status reports to key participation and guarantee partners as required. (ex: FSA, SBA, Farmer Mac, Community Vision, State)
- Assist other loan team members on projects or deliverables as requested by the Director of Loan Administration and the Director of Lending.

<h3><b>Requirements</b></h3>
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#### **Required**

- Associate Degree or 3+ years of direct work experience.
- Strong proficiency in Google Suite & Microsoft Office (Word, Excel & PowerPoint) is required.
- Professional demeanor, with the ability to develop and maintain rapport with a variety of people
- Excellent written and verbal communication skills.
- Strong time-management skills and an ability to organize and coordinate multiple concurrent projects.
- Must be organized, maintaining a sense of urgency, while being detail-oriented.
- Ability to multitask, prioritize work, handle interruptions, and meet deadlines.
- Proficiency with office productivity tools and an aptitude for learning new software and systems.
- Flexible team player, willing to adapt to changes and unafraid of challenges.
- Ability to maintain confidentiality of information related to the company and its employees.
- Strong customer service skills, being empathetic and firm when communicating.
- Ability and desire to work independently.

#### **Highly Desirable**

- Bilingual, with the ability to communicate the written and spoken word in both English and Spanish.
- Experience with loan documentation and loan servicing systems (LaserPro & DownHome Loan Manager).
- Familiarity with agricultural/small business lending, USDA/SBA programs, and/or CDFIs.
- Active Notary Public license, or obtain within 12 months of start date.

#### **Other Duties**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties, or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change over time.

#### **Physical Requirements:**

Frequent sitting, keyboarding, standing, walking. Work may require extended time on the telephone or conducting one-on-one or small group meetings. Occasional presentations to large groups (20+) may be required.

## **Who We Are**

California FarmLink invests in the prosperity and well-being of farmers, ranchers, and fishers who have limited access to financial resources. FarmLink envisions a healthy food system where farmers and ranchers have opportunities to build wealth and conserve natural resources. We strive for equitable access to opportunity, resilient working landscapes, fairness and accountability, and learning from small farmers and ranchers from all walks of life. As a 501(c)(3) non-profit Community Development Financial Institution (CDFI), FarmLink has established one of the nation's most robust economic engines to support farmers of color and invest in the success of small farms, ranches, and fishing businesses in California.

FarmLink is a growing, fast-paced organization made up of energetic professionals dedicated to making change in their communities. We strive to foster a collaborative, team-oriented workplace that supports innovative and entrepreneurial approaches to small business development. FarmLink seeks people inspired by a passion for issues of sustainability, regenerative agriculture, and social equity in California agriculture.

California FarmLink offers a generous benefits plan, including health insurance after 30-60 days (depending on start date), employer contribution to a 403b retirement plan, paid vacation, and a family-friendly and flexible work environment. California FarmLink maintains a drug-free workplace and is an equal opportunity employer. We seek candidates who represent the diversity of the communities we serve and strongly encourage you to apply.

## **How To Apply**

Please use the subject line "Loan Administration Associate" and email a thoughtful cover letter explaining your interest in the position and organization, along with your resume to:

[humanresources@cafarmlink.org](mailto:humanresources@cafarmlink.org). No phone calls, please.

**Posted:** 12/13/2024

California FarmLink is an equal opportunity employer, and all qualified applicants will receive consideration for employment without regard to race, color, religion, age, sex, national origin, disability status, genetics, protected veteran status, sexual orientation, gender identity or expression, or any other characteristic protected by federal, state or local laws.