



**Position:** Lending Officer  
**Reports to:** Lending Manager  
**Department:** Program  
**Location:** Remote  
**Position type:** Full-time, Exempt  
**Start Date:** Summer 2021

Working Solutions ([www.workingsolutions.org](http://www.workingsolutions.org)) is a certified, nonprofit Community Development Financial Institution (CDFI) and the *First to Believe* in start-up and early-stage businesses by providing diverse entrepreneurs with affordable capital, customized business consulting, and community connections to increase economic opportunity in the San Francisco Bay Area. We make loans of \$5,000-\$50,000 (and grants, when available through partnerships) and provide up to five years of free, post-loan business consulting. Our priority populations are lower-income individuals, women, and entrepreneurs of color. Working Solutions has made over \$32 million in loans and grants to small businesses and has educated thousands of entrepreneurs, resulting in more than 5,000 local jobs to date. We have a growing team of 18 full-time employees with headquarters in San Francisco and remote staff.

#### **Position Overview:**

The Lending Department is tasked with converting an application into a successfully funded loan. As such the team must possess comprehensive knowledge of the types of loans provided by the organization, the general terms related to each loan, and the conditions that are necessary for applicants to qualify for each type of loan. The Lending Officer will review applications, provide timely feedback, verify required documents, verify compliance with lending guidelines, track the loan approval review process, and finalize the loan through a comprehensive closing process. The Lending Officer is also responsible for evaluating and analyzing the viability of potential microloan applications and will provide support to the Lending Manager on day-to-day operations of the lending department.

#### **Key Duties:**

- Process loan applications and analyze loan documents to verify eligibility
- Verify that documents in loan files—such as credit reports, loan applications, and financial statements—are complete, current, and accurate
- Serve as preliminary underwriter, conducting due diligence and financial analyses, and drafting credit memoranda
- Present loan recommendations to Lending Manager and Director of Lending, as needed
- Prioritize and track the loan underwriting process in order to meet deadlines and ensure timely submission to the underwriting team
- Track data and provide reports
- Work with the underwriting team to perform credit analysis and determine repayment probability using risk management matrices
- Prepare closing packages and facilitate loan closings, working with borrowers on loan documentation and ensuring that all closing conditions have been satisfied
- Review all loan applications and disclosures for discrepancies and regulatory and compliance guidelines
- Represent Lending Team in the community, as needed
- Engage in team projects

**Required Qualifications:**

- Bachelor's degree or 4+ years of work experience in lieu of degree
- 4+ years of work experience in nonprofit or community development, microfinance, small business, social enterprise, program development and evaluation, and/or small business or related work
- Experience in lending, finance, or credit analysis
- Excellent analytical, organizational, and interpersonal skills
- Self-starter and ability to work independently
- Detailed and process-oriented
- Experience with data entry and tracking outputs and outcomes through Customer Relationship Management (CRM) platforms
- Strong customer service skills
- Demonstrates sound judgment and effective decision-making
- Strong interpersonal skills and a high degree of self-awareness with a flexible mindset
- Bilingual competency in Spanish language highly preferred

**Software Used:** Salesforce, Box, Asana, Excel, and Outlook

**Salary Commensurate with Experience**

**Application Deadline:** Open until filled.

Please email résumé and cover letter with the subject line "Lending Officer" to [jobs@workingsolutions.org](mailto:jobs@workingsolutions.org).

*No phone calls please.*

Working Solutions is an Equal Opportunity Employer.