



LOAN PROGRAM ASSISTANT

Job Description

El Pajaro Community Development Corporation's mission is to promote equal access to economic opportunities for under-served entrepreneur residents in Monterey, Santa Cruz and San Benito County. We offer an array of educational business training and provide consultations to aspiring entrepreneurs and small business owners.

The Loan Program Assistant's major responsibilities include: providing administrative support to the loan department, data management, loan servicing, client support, grant support and customer service. Other areas include general support and collaboration with EPCDC employees to ensure clients have information about the services EPCDC provides and how to access them. Additionally, the Loan Program Assistant will support outreach efforts and client intake as needed. In this position, the Loan Program Assistant will focus on the loan program administrative functions, organization, process development and documentation, client follow up and client support.

They will also work with a wide variety of clients, colleagues and community members. The position requires flexibility, initiative, creativity and ability to work with people from different backgrounds with diverse perspectives. All members of the EPCDC team take responsibility for meeting funder commitments and ensuring equal opportunities for all program participants, including prohibition from discriminating on the basis of race, color, national origin, sex, religious creed, disability, age, political beliefs, or reprisal for retaliation for prior civil right activities. The applicant must develop a full understanding of EPCDC's policies, procedures, standards and guidelines in order to provide excellent customer service and a positive experience for CDC clients.

Major Job Responsibilities:

Loan Program Administrative Duties:

- Loan servicing: loan closing support, payment collection and processing, portfolio reporting, ongoing borrower maintenance and outreach
- Database management, clean up, upkeep and ongoing organization and auditing
- Systems development and documentation
- File management and organization
- Prepare paid off paperwork and send it customer
- Order title policies, appraisals, UCC reports, and other documents needed to originate commercial loan.
- Prepare and review loan documents in accordance with policies and procedures and in compliance with requirements.
- Timely delivery of documents while maintaining accuracy.
- Completing review and input of loan data to the servicing software as well as maintenance to existing loans.
- Maintains checklists for loan documentation
- Set up loan files for all new clients and maintain existing files
- Other related duties as assigned



Customer Service & Office Administration:

- Work in coordination with other CDC staff to maintain a helpful, friendly, efficient atmosphere in the CDC office for coworkers, tenants and visitors to the CDC
- Assist with reception, telephones, email, mail and overall customer service of the CDC, as needed
- Organize files, make copies, general office duties
- Provide interpretation services as needed
- Conduct client interactions in Spanish/bilingual
- Perform other related duties as assigned
- Support EPCDC team in outreach events

Required Skills & Abilities:

- B.A or equivalent experience in administration loan servicing
- Excellent verbal and written communication skills, bilingual required (English and Spanish), ability to work with bicultural approach
- Demonstrate skill in working with people in a culturally competent manner and provide excellent customer service, sensitive to the needs of underserved community
- Strong interest and/or background in community and economic development
- Experience in working with loans
- Experience operating a small business or demonstrated capacity to learn quickly about operating a small business
- Excellent interpersonal, leadership, and organizational skills
- Creative and effective problem-solving skills and ability to set priorities meet deadlines and manage multiple projects
- Technically savvy, knowledge of office software, database management, ability to create graphs and charts
- Ability to accept constructive feedback and to work collaboratively with team and stakeholders to identify and facilitate improvements to our programs
- Proficiency with Microsoft Office Suite or similar software as needed for reporting and procedure development

Physical Requirements:

- Prolonged periods sitting at a desk and working on a computer
- Be able to work in a standing position for long periods (up to 8 hours)
- Be able to reach, bend, stoop and frequently lift up to 50 pounds

Special Requirements:

- Attendance at evening events or meetings, and attendance at weekend events and meetings, is required and is a condition of employment (Ability to work flexible schedule as needed)
- Occasionally the employee will be required to travel, within the area of service, Santa Cruz, San Benito and Monterey counties
- The employee must be available for professional development training
- The employee must have a valid Driver's License due to the need to travel for work Purposes



Salary Range and Benefits: Pay rate is \$45,760 - \$58,240, depending on experience. EPCDC offers a competitive benefits package for full-time employees. Employees are eligible for benefits after successful completion of a 90-day probationary period. To Apply: Please email your resume/cover letter to: jobs@elpajarcdc.org or fax (831) 722-3128. Position is open until filled.