

JOB TITLE: LOAN PROCESSOR**POSITION DESCRIPTION****About California Capital**

Since 1982, California Capital Financial Development Corporation (California Capital), a nonprofit 501(c)(3) corporation, has supported our community through capacity building and access to capital programs for small and microenterprise businesses, and entrepreneurs. Certified by the U.S. Department of Treasury as a Community Development Financial Institution (CDFI), since 2002, we are a mission-based organization, focusing on programs and services with a goal of creating asset and wealth development in low/moderate income, diverse and underserved communities.

California Capital provides technical assistance through a continuum of services including business training, one-on-one counseling, and a number of access to capital programs. Our lending programs include the administration of the State of California Small Business Loan Guarantee and we offer microloans supported by an EDA Revolving Loan Fund, SBA Microloan, CDFI loan funds, and private grants that allow us to meet the capital needs of small and microenterprise businesses in low/moderate income, diverse and underserved communities. California Capital is located in Sacramento, California, serving small and microenterprise businesses in Northern California from San Joaquin County, north the Oregon border, and coastal counties to the west.

Under the supervision of the Business Financial Advisor, the Loan Processor is responsible for communicating with borrowers about the loan process, coordinating loan requests, accurately preparing documents, and requesting and reviewing loan checklist for completeness. Ensuring all documents are in order prior to submission to underwriting. And other duties include interviewing, assessing and researching loan applicants.

Essential Duties and Responsibilities:

- Accurately prepare, process loan applications, legal documents and forms, using company software applications and computer systems
- Reviews loan documentation and identifies any issues and takes appropriate action to ensure the documentation packages are documented in accordance with California Capital FDC policies and procedures and are in adherence with compliance and regulatory requirements
- Consults with loan officers on unresolved issues and/or complex issues to ensure the documents represent an appropriate binding commitment.
- Communicate regularly with customers for documentation and ensure they receive exceptional customer service throughout the process
- Update records regularly
- Assures compliance with all policies and procedures.
- Performs other duties and responsibilities as assigned
- Responsible for initiating, preparing loan documents and driving the overall closing process
- Responsible for the integrity of loan closings, due diligence, documentation and compliance.
- Update records regularly
- Assures compliance with all policies and procedures.
- Performs other duties and responsibilities as assigned

Qualifications

- Excellent verbal, written, and interpersonal communication skills.
- Excellent customer service and communication skills
- Must be a team player with ability to prioritize and work on multiple projects
- Ability to work independently and with a team.
- Strong analytical, critical thinking and problem-solving skills to manage complex information, assess problems, and develop effective solutions.
- Excellent attention to detail.
- Ability to make timely and well-informed decisions based on discernment even in times of complexity and ambiguity
- Ability to establish and maintain systems for organizing work; well-developed time management skills and ability to meet stringent deadlines and time constraints in a busy department.
- Ability to work with minimal supervision in a fast-paced department
- Demonstrated professionalism, diplomacy and composure; flexible and able to adapt to a variety of situation.
- Solid MS Office and Outlook skills; Knowledge of Lenderfit On-Line Portal, Ventures+, Medici is a plus.
- Undergraduate degree, or 2 to 4 years of relevant experience in loan consulting and processing.

EMPLOYMENT TYPE: This is a full-time position-benefits eligible, 30 hours/week

COMPENSATION: \$35 per hour

APPLICATION INFORMATION

Interested candidates must submit the following documents via email for consideration:

- Resume
- A cover letter of interest that succinctly addresses how your experience and professional qualifications prepare you for this position

Applications may be submitted to careers@cacapital.org with "Loan Processor" in the subject line.

California Capital is an equal opportunity employer.