

Loan Operations Associate Position Announcement

Status:	Full Time, Non-Exempt
Reports To:	Loan Operations Manager
Supervisory:	N/A
Primary Office:	Aptos
Salary:	\$35-50k commensurate with experience

JOB SUMMARY:

Join California FarmLink's lending team to support California farmers and vibrant local food systems. This new position will play a key role in the expansion of FarmLink's agricultural lending as a Community Development Financial Institution (CDFI), nationally unique in its focus on supporting the land and capital needs of next generation farmers. The Loan Operations Associate will support the loan documentation and servicing function within FarmLink's lending department, and is supervised by the Loan Operations Manager.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Loan Services

- Prepare commercial loan documents
- Perform legal diligence, including:
 - Conduct UCC and other lien searches and filings
 - Obtain business and personal credit reports
 - Research and review real estate taxes, environmental reports and insurance requirements
 - Order and review title reports and insurance for real estate loans
- Coordinate with borrowers and FarmLink staff to ensure timely loan closing and funding
- Conduct loan boarding on Down Home Loan Manager loan servicing system
- Ensure all applicant/borrower files are complete and in compliance with regulatory and internal policies
- Post cash receipts, generate invoices, track payments, and keep records up to date in Down Home Loan Manager
- Establish, maintain, and update files, databases, records and documents for loans and investments
- Monitor loan covenant compliance
- Support the Loan Operations Manager, including producing loan portfolio reports as needed and requested by management

Lending

- Serve as initial point of contact for farmers interested in FarmLink's Loan Program via phone and email
- Effectively represent loan products to farmers inquiring about a loan
- Screen loan applicants utilizing on-line loan inquiry form and phone conversations to determine initial loan eligibility, and refer to appropriate technical assistance or lending staff

POSITION REQUIREMENTS

- A minimum of one year of experience **handling business financial information with the appropriate discretion**, ideally in a banking, lending or accounting setting
- Bilingual, with the ability to communicate the written and spoken word in **both English and Spanish**
- Exceptional organizational skills and attention to detail, well-disciplined, able to manage multiple and competing deadlines, and a self-starter
- Ability to provide excellent customer service to both clients and FarmLink team members in person, on the phone and via email
- Ability to handle multiple tasks and frequent interruptions
- Ability to handle stressful situations with calmness and courtesy, while meeting deadlines
- Knowledge and experience using MS Word, Excel; as well as basic accounting procedures

- Associates degree required; an undergraduate degree in business administration, finance, community development or other related field is preferred. FarmLink will also consider the equivalent combination of education and work experience.
- Highly desirable:
 - Native Spanish speaker
 - Experience with loan documentation and loan servicing systems, including LaserPro
 - Familiarity with agriculture, agricultural/small business lending, USDA/SBA programs, and/or CDFIs

California FarmLink offers a generous benefits plan, including health insurance after 60 days, employer contribution to 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 that represent the diversity of the communities we serve, and strongly encourage you to apply.

How To Apply

Please email a thoughtful cover letter explaining your interest in the position and organization with resume to: info@cafarmlink.org. No phone calls please. Posted July 2018; applications accepted on a rolling basis; open until filled.

Who We Are

The mission of California FarmLink is to link independent farmers and ranchers with the land and financing they need for a sustainable future. FarmLink helps farmers to build strong business skills, access fair financing, and establish secure land tenure. For more info: www.cafarmlink.org