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## Lending Associate

<b>Status:</b>	Full Time, Non-Exempt
<b>Reports To:</b>	Director of Lending
<b>Supervisory:</b>	Not Applicable
<b>Primary Office:</b>	Aptos
<b>Salary:</b>	\$35,000 - \$55,000

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## JOB SUMMARY:

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California FarmLink invests in the prosperity of farmers and ranchers through lending, education, and access to land. FarmLink envisions a healthy food system where farmers and ranchers have equitable opportunities to build wealth and conserve natural resources. We value equitable access to opportunity, resilient working landscapes, fairness and accountability, and learning from diverse farmers and ranchers.

Join California FarmLink's lending team to support the prosperity of California farmers and ranchers, ensure equitable access to economic opportunity, and support environmental stewardship and vibrant local food systems. This position plays a key role in FarmLink's agricultural lending as a Community Development Financial Institution (CDFI), providing underserved farmers and ranchers with access to capital and technical assistance. The Lending Associate will serve as the primary point of contact within the organization for business owners inquiring about and applying for financing.

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## ESSENTIAL DUTIES AND RESPONSIBILITIES

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- Serve as initial point of contact for FarmLink's Loan Program; effectively represent products and programs
  - Act as liaison between loan applicants, regional field staff, underwriter and loan services
  - Collect required documentation, verify accuracy and completeness, and follow up on missing items
  - Compile and process documents to create complete paper and digital loan application files, and enter information into loan management, underwriting and loan documentation systems
  - Conduct due diligence: order, review, interpret and summarize credit reports, preliminary title reports, appraisals, lien searches, and entity status reports; review and verify business entity documents
  - Maintain loan pipeline report and ensure lenders are apprised of updates
  - Input/process guarantee applications, including FSA and SBA, utilizing each agency's interface/system
  - Provide applicants with timely and periodic status updates of their loan application
  - Provide technical assistance to applicants in completing applications, financial reports and projections
  - Continually assess loan intake processes and systems to increase operational efficiency and effectiveness
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## POSITION REQUIREMENTS

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- Ability to provide excellent customer service to both internal *and* external clients, via phone, email and in person meetings
  - Have a passion for making a difference in the world through FarmLink's mission to invest in the prosperity of farmers and ranchers
  - Ability to communicate the written and spoken word in **both English and Spanish** (bilingual)
  - Good organizational skills, exceptional attention to detail, well disciplined, meets deadlines, and a self-starter
  - Ability to handle multiple tasks and frequent interruptions
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- 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
- 1-3 years of experience **handling personal/business financial information with the appropriate discretion**, ideally in a banking or lending setting
- Minimum BS in business administration, finance, community development or other related field, or the equivalent combination of education and work experience
- Familiarity with agriculture, agricultural/small business lending, US Department of Agriculture programs, and/or CDFIs a plus

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.

### **How To Apply**

Please email a thoughtful cover letter explaining your interest in the position and the organization, along with a resume to [info@cafarmlink.org](mailto:info@cafarmlink.org) No phone calls please. Applications accepted on a rolling basis; position open until filled; priority screening date is September 25, 2020.

### **Who We Are**

California FarmLink is a statewide nonprofit whose mission is to invest in the prosperity of farmers and ranchers through lending, education, and access to land. For more info: [www.cafarmlink.org](http://www.cafarmlink.org)