



Loan Operations Associate; Credit & Collections Position Announcement

Status:	Full Time, Non-Exempt
Reports To:	Director of Loan Operations
Supervisory:	No direct reports
Primary Office:	Aptos
Salary:	\$45,000 - \$60,000 commensurate with experience

JOB SUMMARY:

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. Borrower deterioration results in increased loan losses with time. The keys to reducing loan loss and preserving borrower's equity is the timely recognition, prompt corrective action and close supervision of the portfolio. A problem loan does not always result in a poor borrower and/or loss if properly and proactively administered. The Loan Operations Associate (C&C) will assist the Director of Loan Operations and Loan Officers in maintaining the total loan portfolio, with specific emphasis on monitoring accounts for potential problems and working delinquent accounts while maintaining positive customer relations.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Collections

- Diligent monitoring of accounts, research past due behavior, flag concerns and alert loan staff of potential problems.
- Maintain consistent communication with past due accounts.
- Prepare past due notices, delinquency letters and acceleration letters.
- Work with loan officers and legal counsel to facilitate reaffirmations, forbearances, possible foreclosures, bankruptcy proceedings or liquidation.
- Enlist services of external collection specialists in circumstances that require collateral inspections and/or on-site collections.
- Provide written action plans outlining the cause of loan default and actions taken to maximize recovery.
- Provide reports on loan portfolio status with specific emphasis on delinquencies, stop accruals, write-offs, etc. to be presented at weekly portfolio check-in meetings.
- Prepare documentation for loan officers on loan restructures. (Change In Terms)



- Work with loan team on work-out strategies to maintain portfolio integrity and positive customer relations.
- Report delinquency status to key participation and guarantee partners as required. (ex: FSA, SBA, FarmerMac, NCCLF)

Servicing

- Conduct periodic loan file review, contacting borrowers for additional information related to loan servicing and collateral & covenant compliance as necessary.
- Monitor collateral filings (UCC) and conduct necessary renewals as needed.
- Ensure all active loans maintain required collateral insurance coverage for duration of the loan.
- Log daily cash receipts/loan payments.
- Post late charges and produce monthly loan invoices/billing statements.
- Communicate effectively with borrowers and serve as one of the primary points of contact for loan accounts and servicing-related questions.
- Research and resolve customer account issues.
- Collateral loan file set-up.
- Cross Train in functions related to documenting, closing and on-boarding new loans in loan processing and servicing systems.
- Assist other loan team members on projects or deliverables as requested by Director of Loan Operations and Director of Lending.

POSITION REQUIREMENTS

- Associates Degree or 3+ years direct work experience.
- Bilingual, with the ability to communicate the written and spoken word in both English and Spanish.
- Effective communication skills: ability to handle relations with tact and discretion, to the ultimate benefit of both client and FarmLink.
- Sensitive to matters of confidentiality.
- Exceptional organizational skills and attention to detail, well-disciplined, able to manage multiple and competing deadlines, and a self-starter.
- Proficient in MS Word, Excel and basic accounting procedures.
- Highly desirable:
 - Native Spanish speaker.
 - Experience with loan documentation and loan servicing systems (such as LaserPro & DownHome Loan Manager).
 - Familiarity with agricultural/small business lending, USDA/SBA programs, and/or CDFIs.



California FarmLink offers a generous benefits plan, including health insurance after 30-60 days (depending on start date), 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 October 2021; applications accepted on a rolling basis; open until filled.

Who We Are

The mission of California FarmLink is to invest in the prosperity of farmers and ranchers through lending, education, and access to land. We value equitable access to opportunity, resilient working landscapes, fairness and accountability, and learning from diverse farmers and ranchers. For more info, and to learn about FarmLink's commitment to Diversity, Equity and Inclusion: <https://www.californiafarmlink.org/dei-principles/>