



Lending Specialist - Team Position Description

Organization Mission: Our Mission is to deliver exemplary services by providing financial education, training, and access to capital to support sustainable business and community development while improving the quality of life within our communities.

Position Title:	Lending Specialist
Location:	Black River Falls or Hybrid
Hourly Pay:	\$20-\$23 Initial
	\$23-\$26 (with successful training & HUD licensure)
Class:	Non-Exempt
Supervisor:	Executive Director

****This is a career development position. This supplies national, expert level training to make you an expert in a lending/CDFI/housing/counseling career.**

Position Summary: Under the direction of the Executive Director the Lending Specialist will be responsible for processing loan applications and client technical assistance. This position will help ensure HUD guidelines are being met with all new clients and client files. Provide client technical assistance (TA) for all consumer loans, and business client support. Pursue HUD licensure to provide HUD housing technical assistance. Once licensed, pay rate will go up based on time and resources needed to accomplish.

We are a strong, close knit working team and rely upon our excellent communication and accountability to each other to be successful. We are looking for a great fit for our team.

Duties and Responsibilities

1. Maintain confidentiality and common courtesy with fellow employees and the public.
2. Underwrite and assist in processing consumer loans.
3. Meet with applicants to obtain information for loan and grant applications and to answer questions about the process.
4. Follow up with applicants to secure data necessary based on loan policies to perform a sound loan review based on underwriting requirements.
5. Provide technical assistance for consumer loans, and HUD once test is passed successfully.
6. Maintain knowledge of consumer, mortgage, and business loan policies to answer client questions.
7. Maintain knowledge of counseling and education opportunities to answer client questions.
8. Provide classes, and events for all curriculum; business, housing, and all other financial events.
9. Review loan applications to ensure that they are complete and accurate.
10. Communicate with clients seeking HUD housing counseling to gather needed information and assist in scheduling counseling.
11. Triage HUD clients based on urgency and follow related policies and procedures.
12. Maintain up to date, orderly files and complete group education registration and attendance files and documents.
13. Refer clients to the proper staff member based on needs and availability.
14. Perform other duties as assigned by supervisor.

To Apply: Please send resume and completed application to Cedargrowth@ho-chunk.com
For more information check our website at cedargrowth.org.

Required Skills and Abilities

1. Candidates must have excellent oral communication skills, be interpersonal, and be extremely organized.
2. Ability to maintain confidentiality, follow directions and procedures, and work in a professional manner at all times.
3. Ability to communicate with clients effectively to gather any needed information and documentation.
4. Ability to build, implement, read and follow policies and procedures and maintain internal controls.
5. Must be comfortable working one-on-one with clients, excellent listening skills, and demonstrate caring environment for others.
6. Ability to adapt in order to present and disseminate information in an easily understandable manner to individuals at various educational levels.
7. Proficiency in the use of Microsoft Office applications, and database file systems. Must be able to develop proficiency in loan software programs
8. Position requires some travel, including local and overnight, flexibility in work hours to accommodate business needs, and reliable transportation to perform job duties.
9. Must be self-motivated; be able to work independently, and to positively motivate others.
10. Must have strong team environment experience and ability to communicate well with team objectives, deadlines and task participation.
11. Excellent organizational, time management, and planning skills.
12. Willingness to accept new challenges and opportunities.

Minimum Qualifications (Required Knowledge & Experience)

1. Previous successful customer service positions of minimum of two years
2. Previous experience presenting to small and mid-size groups
3. Possess a combination of education experience; skills, aptitude and trainability, which in the judgment of the hiring management team deems skills are sufficient for the performance of duties.
4. Knowledge and working application of all regulatory requirements applicable to data collection, reporting, and approving loans
5. No convictions for a felony or misdemeanor involving dishonesty or breach of public trust
6. Work towards and maintain a 680 credit score.
7. Willingness to comply with FNCFs drug testing policy
8. Valid driver's license, and proof of valid insurance
9. Knowledge of Native communities a plus. Native preference in hiring

Benefits

- 401K plan match up to 5%
- Health Savings plan contributions, and partial health premium reimbursement
- Short-term & long-term disability, life Insurance
- Dental & Vision insurance
- Flexible schedule
- Two weeks annual to start plus two weeks personal
- National, expert raining invested into position

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