Lending Support Specialist

Job Description

About ¡HICA!
The Hispanic Interest Coalition of Alabama, ¡HICA!, is one of the most successful social impact organizations in Alabama and has been the major catalyst for the empowerment and economic progress of the Latino community for over 20 years. ¡HICA! is a non-profit organization with a successful track record of providing over 5,000 residents annually with quality services while advocating to local and state leaders for policies that improve the quality of life of all residents. ¡HICA! achieves its goals with 25 full time employees and works collaboratively with community partners and government agencies. Currently, ¡HICA! established an LLC, Camino Loan Fund, that will become a CDFI and has an initial goal of raising $1M to deploy to small business owners. ¡HICA! operates community programming in the areas of women’s leadership development and civic engagement, college and career readiness, and financial literacy and economic development. ¡HICA! is located in Birmingham, AL and has a $2.25 million operating budget.

Camino Fund LLC
The mission of Camino Loan Fund fosters inclusive economic growth by providing access to capital for Latinx, immigrants and other LMI underserved communities. Our principal target market encompasses low- and moderate-income Hispanic communities located in Greater Birmingham AL which includes Blount, Jefferson, Shelby and St. Clair counties.

Job Summary
Camino, a wholly owned LLC of ¡HICA!, seeks a qualified Loan Officer that will facilitate the lending process from start to finish, including origination, underwriting, closing, and ongoing servicing for existing and new clients for Camino’s growing small business portfolio. Candidates will have demonstrated the ability to service small business loans, including managing collections, and loan workouts.

Reports to: CED Program Manager
Status: Full-time, Exempt
Location: Birmingham, Alabama

Related duties and responsibilities:
Increase Customer Base
- Build and maintain a pipeline of potential customers within Camino’s target market area. Assess
- Perform intake process for potential customers and input information in the client databases
General Underwriting
- Receive loan underwriting information and application from borrower
- Conduct site visit of potential borrower when applicable
¡HICA! is a community development and advocacy organization that champions economic equality, civic engagement, and social justice for Latino families in Alabama.

- Analyze information (background, expertise, experience, market conditions, competition, financials, sources & uses of funds, budget, credit, risk & mitigating factors, and community impact when underwriting nonprofit loans)
- Draft approval and denial letters and credit memos for approval

**Loan Documentation**
- Prepare closing list, submit, and coordinate closing with Camino and CED team.
- Prepare loan documents
- Prepare check requests and escrows information to submit to CFO
- Prepare files, update Downhome database, and input loan information as per reporting requirements

**Post-Closing**
- Seek supporting documentation for use of loan proceeds from each borrower
- Support collection process, including site visits and drafting payment plans as needed
- Support defaults and foreclosures according to Camino’s Policy

**Other Lending Functions**
- Contribute to the development of new lending products and services
- Seek customer referrals and attend networking events
- Manage existing portfolio and evaluate eligibility and terms for subsequent loan
- Arrange technical assistance for potential customers, as necessary
- Document customer success stories, job retention/creation, revenue, assets, credit score changes, and other metrics at the beginning and the end of loan term
- Available to work evenings and weekends as needed
- Work with and support staff on all programmatic lending implementation activities
- Participate in staff meetings and provide input to the impact of lending work implementation

**Qualifications:**
- Minimum of associate/bachelor’s degree, or equivalent experience in related field required, nonprofit experience a plus
- At least one year or more experience in mission-based driven lending
- Spanish and English fluency required. Must be able to read and write in both
- Proficient in MS Office, (Excel, Access, Word, etc.) and use of database systems
- Excellent customer service, verbal, and written communication, and presentation skills
- Professional or personal experience working with low to moderate income and immigrant communities
- Detail oriented, efficient, transparent, and strong interpersonal skills required
- Must be available to work outside regular business hours (evenings and weekends)
- Use of collaborative and facilitative approach and the flexibility to work with a broad range of cultures, personalities, and work styles
- Commitment to community development, helping low-income communities of color, strong work ethic, and understanding of non-profit business models
- Professional demeanor and commitment to participate in a mission-based organization
- Able to demonstrate a great level of flexibility in an environment with frequently changing priorities
**Compensation:**
Competitive annual salary range of $38K-$40K based on experience and qualifications plus excellent benefits package that includes Blue Cross Blue Shield and Dental (Vision optional) paid at 100% for each employee with coverage starting on first day of employment, 3 weeks' PTO, 12 paid holidays, 2 weeks closure at end of year, and 403(b) Retirement Plan with 3% company match after one year of service.

**How to Apply:**
Send resume and cover letter to Johanna Alvarez at hr@hicaalabama.org

**COVID-19 Policy Statement:**
Effective now, ¡HICA! has implemented a mandatory vaccination policy requiring COVID-19 vaccination(s) for all staff members. To create an environment free of infection/transmission of disease and to protect our employees, constituents and the community from Sars-Cov-2 (COVID-19) infection, ¡HICA! is requiring mandatory immunization of all employees. Individuals seeking an exemption from this requirement for medical or religious reasons should complete a request for accommodation form and submit the form to the human resources department at hr@hicaalabama.org.

¡HICA! is an Equal Opportunity Employer
*The Hispanic Interest Coalition of Alabama hires the most qualified candidates without regard to any person’s race, color, sex, gender, gender identity, gender expression, age, religion, ethnicity, sexual orientation, parental status, marital status, military discharge status, or source of income.*