Lending Specialist
Job Description

About ¡HICA!
This 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 its staff of 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!, is seeking a qualified Loan Officer that will facilitate the lending process from start to finish, including origination, underwriting, closing, and ongoing servicing for both existing and new clients for Camino’s growing small business portfolio. Qualified candidates will have demonstrated the ability to service small business loans, including managing collections, and loan workouts.

Reports to: Camino Director
Status: Full-time, Exempt
Location: Birmingham, Alabama

Related duties and responsibilities:
Increase Customer Base
Perform intake process for potential borrowers

¡HICA! is a community development and advocacy organization that champions economic equality, civic engagement, and social justice for Latino families in Alabama.
¡HICA! is a community development and advocacy organization that champions economic equality, civic engagement, and social justice for Latino families in Alabama.

General Underwriting
Loan Documentation
Post-Closing
Provide technical assistance to borrowers
Other Lending Functions

**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 driven lending preferred.
- Spanish and English fluency required. Must be able to read and write in Both.
- Proficient in MS Office, (Excel, Access, Word, etc.)
- Excellent verbal communication, presentation skills, and customer service.
- Professional or personal experience working with low and moderate income and immigrant communities required.
- Excellent writing and computer skills including word processing and use of database systems.
- 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 willingness to cooperatively participate on a team in a mission-based organization
- Ability to demonstrate the greatest level of flexibility in an environment with frequently changing priorities

**Compensation:**
Competitive annual salary $40K plus excellent benefits package that includes Blue Cross Blue Shield Health and Dental (Vision optional) paid at 100% for each employee with coverage starting on first day of employment, 3 weeks’ PTO & sick leave plus 12 paid holidays, 1 week mid-year closure, 2 weeks closure at end of year, and Simple IRA 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 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! requires mandatory immunization and most up-to-date booster shots 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.