



Loan Portfolio Associate

*Full-time position based out of the Asheville office
(remote-working during pandemic)*

Background

Mountain BizWorks (MBW, mountainbizworks.org) is a non-profit certified community development financial institution (CDFI) that provides tailored small business lending and peer learning services across Western North Carolina. We do this towards a mission of building a vibrant and inclusive local economy. Over the past few years, we have experienced strong growth and are looking for a dynamic individual to join our team to help meet the growing need for capital and entrepreneurial training in underserved communities. This position will be based out MBW's Asheville office.

Purpose

The Loan Portfolio Associate will be an integral part of the Portfolio Management Group which oversees administration of Mountain BizWorks' small business loan portfolio. This position's primary purposes will include:

- Lead administration and client services for MBW's COVID-19 emergency loans portfolio (NC Rapid Recovery, PPP, One Buncombe Fund, etc.)
- Assist with regular portfolio reporting, record keeping, loan closings, and other administrative functions
- Preserve a professional and confidential environment for all lending activities

Key Responsibilities

- Provide effective administration of MBW's disaster lending programs including:
 - Prepare loan closing documents, perfection of collateral to preserve MBW lien positions, and creation and maintenance of permanent loan files
 - Assist with sending the closing documents for signature
 - Administer monthly loan ACH payments
 - Promptly assist and follow-up with any clients with missed payments
 - Help process loan modifications such as term changes, forbearance periods, and related
 - Where needed, assist with collections case management
 - Assist with loan monitoring where applicable
 - Assist with reviewing and processing PPP loan forgiveness requests
 - Generate regular disaster loan reports as required by funders or for internal management
 - Ensure disaster loan detail, payment input, and client data is kept accurate in our loan management software
 - Provide an excellent client-centered customer service experience
- Other portfolio management responsibilities
 - Produce regular required portfolio reports in a timely manner
 - Assist with the ongoing collection and review of financial statements from loan clients
 - Aid with 7A Community Advantage loan closing including submitting loan packages to SBA for review and approval
 - Gain and maintain a working knowledge of other key portfolio and lending management functions
 - Participate in other lending and portfolio management activities and functions as assigned

Qualifications

- Commitment to the MBW vision, mission, and values
- 2+ years working experience within a similar position
- Proficiency with data management and technical skills
- Competency with software such as databases, CRMs, spreadsheets, reporting tools, or other similar tools
- Experience in and commitment to working in a team-oriented environment
- Ability to prioritize competing requests and take initiative to meet these deadlines
- Demonstrated experience in maintaining a high level of attention to detail and accuracy
- Ability to independently follow through on tasks

- Strong computer proficiency: Word, Excel, Outlook, databases
- Excellent communication skills, both verbal and written, including the ability to competently compose correspondence
- Commitment to continual learning, improvement, and professional development
- Spanish fluency a plus

Compensation & Benefits:

Mountain BizWorks provides a competitive salary. Full-time position with benefits package, including: medical insurance; retirement plan; and paid vacation and holidays. Significant opportunities for growth.

Mountain BizWorks values and respects all types of diversity and strongly encourages applicants from traditionally marginalized groups to apply. We prohibit discrimination and harassment and provide equal employment opportunity without regard to, and not limited to, ethnicity, religion, race, national origin, abilities, gender identity, sexual orientation, age or genetic information.

To Apply:

Qualified/interested candidates should email their resume and cover letter to Brad Bassinger, Loan Portfolio Associate, brad@mountainbizworks.org. Subject line should read "Loan Portfolio Associate Position". This position is open until filled.