



Underwriter I
404 Euclid Avenue, Ste. 271
San Diego, CA 92114
accessity.org
(619) 795-7250

About Accessity:

The mission of Accessity, with headquarters in San Diego, as a non-profit organization is to create economic opportunity for primarily low-to-moderate income start-up and existing business owners who lack access to traditional credit. Through business loans ranging from \$300 to \$100,000 and support services, Accessity strengthens the roots of emerging entrepreneurs and helps them to thrive in their communities, creating social and economic change. Visit accessity.org for more information.

Job Overview:

The Underwriter I works as part of the lending team to meet loan production goals by ensuring efficient and accurate closings and analyzing new loan applications to assess credit risk, alignment with the organization's mission and feasibility of the business endeavor:

- Input required data into loan software system to ensure completion
- Ensure all necessary conditions are cleared prior to funding
- Schedule funding appointments
- Going over final loan details and fees with clients
- Coordinating disbursements with the client and business development officer as necessary
- Review file for completeness and accuracy prior to generating loan documents
- Generate, send out, and follow up on loan documents
- Follow up on required documentation and tasks needed to ensure closing
- Complete post loan funding procedures to ensure file is complete
- Do reference checks as necessary
- Conduct data importing between different software
- Answer any questions regarding client accounts as needed
- Underwrite, analyze, and develop credit memos and risk assessments on completed loan packets and deny credit requests on less complicated files
- Make recommendations on loan amounts based on client risk
- Participate in loan review by credit committee and guarantee programs
- Participate in third party guarantee program relationships for approval of loans to ensure loan goals are met
- Assist the intake team with loan processing as necessary
- Conduct other duties as necessary to meet goals of the lending team and organization

Qualifications:

- Bachelor's degree, associate degree and/or related business experience
- Multilingual preferred (extraordinary communication skills, written and oral)

- Previous loan underwriting or credit analysis experience
- Strong financial, quantitative and computer skills
- Strong organizational and time management abilities
- High-level of initiative and motivation
- Team player
- Passion for microfinance and/or economic development
- Ability to work independently and manage multiple tasks and team members simultaneously

Benefits:

We offer a warm, inviting work environment with a culture that values diversity and inclusion, innovation, integrity, accountability, and mindfulness, and offers a competitive pay and benefits package. Our team is driven by our mission to create social and economic justice for all.

- Medical/Dental/Vision Packages
- Employee Assistance Program and Hotline
- Aflac supplemental insurance
- 403 B retirement plan and company match
- 12 paid holidays
- Paid time off (PTO/Vacation)/Sick package
- 1 Birthday & 1 volunteer paid day off
- Term life/disability insurance
- Company-paid training and professional development

Physical Demands:

While performing the duties of this job, the employee regularly is required to sit; use hands to finger, handle, or feel; and talk or hear. The employee occasionally is required to stand; walk; and reach with hands and arms.

Work Environment:

Work is generally performed in an office setting with a moderate noise level. This position is full-time and San Diego or Imperial County based. Currently Accessity staff is working hybrid both in office and remote.

To apply:

Please submit your resume and cover letter to Shadiya Hagsufi, shagisufi@accessity.org.

Accessity is an equal opportunity employer.