



Underwriter

Full-time 40 hrs/week

Southern CA (Hybrid: Remote/In-Office)

www.accessity.org/accessity-careers

(619) 795-7250

About Accessity:

The mission of Accessity is to open doors of financial opportunity to those with historically less access to capital and business support: entrepreneurs of color, women, immigrant, and low-to moderate-income entrepreneurs, enabling them to build a prosperous business and livelihood for their families, while also strengthening our communities with job retention/creation. With headquarters in San Diego, Accessity is a certified Community Development Financial Institution that offers small business loans up to \$100,000 and access to a community of support to small business owners across Southern California (San Diego, Los Angeles, Orange, San Bernardino, Riverside and Imperial Counties). Please visit www.accessity.org for more information.

Job Overview:

The Loan Underwriter works as part of the lending team to meet loan production goals by analyzing new loan applications to assess credit risk, alignment with the organization's mission and feasibility of the business endeavor. The Loan Underwriter also provides technical assistance by giving feedback to loan applicants on ways to strengthen credit, improve financial reporting and identify threats and opportunities in their business plan.

Responsibilities:

- Underwrite, analyze, and prepare credit memos on completed loan packets, determining whether to approve or deny credit requests.
- Make informed recommendations on loan amounts based on client risk assessment.
- Approve loans up to \$25,000.
- Participate and present client business during loan review by credit committee and guarantee programs.
- Manage and negotiate the third- party guarantee program relationships to ensure loans are serviced accordingly.
- Handle more complex loan requests regardless of loan amount.
- Train Underwriter I's with guidance on loan-related issues.
- Provide prospective loan clients with information regarding the loan program and mentor them with technical assistance, resources, and business/finance training as appropriate.
- Collaborate with the Portfolio Quality & Compliance Officer to manage delinquencies and facilitate the tracking and collection of client loan payments.
- Collaborate with the various departments to address or refer client portfolio inquiries to other departments.
- Conduct site and collateral inspection visits at prospective client businesses as necessary to evaluate the business viability and marketability and negotiate terms with the client.
- Manage lending projects in coordination with the Chief Credit Officer.

- Assist in the development and implementation of training resources for new members of Accessity's team as necessary.
- Maintain and develop strong relationships with referral partners.
- Represent Accessity in the community by attending business events and performing presentations as necessary (may require irregular hours).
- Perform other duties as necessary to meet the organization's goals.

Qualifications:

- **Bilingual Required (Spanish/English)**
- Bachelor's degree, associate degree, and/or related business experience.
- 3-5 years of lending, underwriting or credit analysis experience
- Strong financial, quantitative, and computer skills.
- Excellent organizational and time management abilities.
- Demonstrated initiative and motivation.
- Strong team player mentality.
- Passion for Microfinance and/or economic development
- Ability to work independently and manage multiple tasks and team members simultaneously.

Benefits/Pay:

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/Chiropractic/Acupuncture 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
- Cell/Internet Stipend

The salary range for this Underwriter position is between \$67,000 and \$72,000.

Work Environment:

This position is full-time and based in Accessity's Southern CA territory. Currently Accessity staff are working hybrid both in office and remote.

Physical Demands:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to stand, walk, and sit. Fine motor actions of hands, wrists and fingers are required along with the ability to withstand repetitive hand, wrist, and finger movement. The ability to use hands to manipulate finger, handle or feel is required. The employee must be able to reach with hands and arms; and to talk, see and hear. The employee may be required to stoop or crouch. The employee must be able to lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, peripheral vision, and ability to adjust focus.

To Apply:

Please email your cover letter and resume to shagisufi@accessity.org. Due to the high number of applicants for this position, we will only be able to personally contact those we would like to interview.

Accessity is an equal opportunity employer.