



Lead Loan Processor
Full-time 40 hours/week
San Diego (Hybrid: Remote/In-Office)

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, immigrants, 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 Lead Loan Processor reports to the Client Experience Manager and is a part of the intake team. The Lead Loan Processor will be responsible for leading and overseeing the loan application process from start to finish. The ideal candidate will have a strong background in loan processing and experience working with the Business Development team to better assist the clients. This is a full-time position with competitive compensation and benefits.

Key Responsibilities:

- Help the Client experience manager to oversee the loan application process from start to finish, including reviewing applications, analyzing financial data, and making recommendations to the BDOs, Underwriters, and other LPs.
- Train the loan processing staff to ensure they are knowledgeable in all aspects of loan processing.
- Collaborate with Loan Processors, Underwriters and BDOs to ensure that loan applications meet underwriting criteria and regulatory compliance.
- Ensure all loans are properly documented and comply with regulatory requirements.
- Stay up to date on industry trends and best practices related to loan processing and compliance.
- Oversee and execute the importing process.

Qualifications:

- **Bilingual Required (Spanish/English)**
- Either a bachelor's degree in finance, business administration, or a related field, or a minimum of 3 years of experience in loan processing, preferably in a CDFI or financial institution.
- In-depth knowledge of loan processing procedures and regulatory requirements.
- Strong analytical and problem-solving skills.
- Excellent communication and interpersonal skills.
- Ability to work in a fast-paced environment and manage multiple priorities.
- Proficiency in Microsoft Office and loan processing software.

- High level of initiative and motivation.
- Can work effectively in a cohesive team environment as well as independently.
- Experience working with financial documents, including profit & loss statements, balance sheets and tax returns, and business entity documentation.
- Proficient computer skills.
- Salesforce experience a plus.

Work Environment:

This position is a full-time, non-exempt hourly position. This position is full-time, and San Diego based. Currently Accessity staff is working hybrid, both in office and remote.

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 hourly rate for this position is \$20-\$24/hour.

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 send your resume and cover letter to Maria Partida (mpartida@accessity.org). Due to the number of applications received for this position, we will only be able to contact those candidates selected for an interview. Thank you for your understanding.

Accessity is an equal opportunity employer.