



Underwriter

Full-time 40 hrs/week

Southern CA (Hybrid: Remote/In-Office)

www.accessity.org/accessity-careers

(619) 795-7250

About Accessity

Accessity's mission is to open doors of financial opportunity for entrepreneurs who have historically had less access to capital and business support, including entrepreneurs of color, women, immigrants, and low- to moderate-income business owners. Through access to capital, technical assistance, and long-term support, we help entrepreneurs build sustainable businesses that support their families and strengthen our communities through job creation and retention.

Headquartered in San Diego, Accessity is a certified Community Development Financial Institution (CDFI) serving Southern California, including San Diego, Los Angeles, Orange, San Bernardino, Riverside, and Imperial counties. We provide small business loans of up to \$150,000 and connect entrepreneurs to a strong ecosystem of support.

Learn more at www.accessity.org.

Position Overview

The **Loan Underwriter** plays a critical role within Accessity's lending team by evaluating loan applications, assessing credit risk, and ensuring alignment with Accessity's mission and responsible lending practices. This role combines technical credit analysis with a strong commitment to client support, providing guidance and technical assistance to help small business owners strengthen their financial position and business viability.

The Loan Underwriter works collaboratively across departments and represents Accessity with professionalism, sound judgment, and integrity.

Key Responsibilities

- Underwrite, analyze, and prepare credit memoranda for completed loan applications, including recommendations to approve or decline credit requests.
- Make informed recommendations regarding loan structure and loan amounts based on risk assessment and business feasibility.
- Present loan requests to internal credit committees and external guarantee or partner programs as required.
- Manage and coordinate third-party guarantee program relationships to ensure proper underwriting, servicing, and compliance.
- Handle more complex loan requests, regardless of loan size.
- Provide guidance and mentorship to Underwriter I staff on underwriting standards, policies, and best practices.

- Offer technical assistance to prospective and existing loan clients, including guidance on credit improvement, financial reporting, and business planning.
- Collaborate with the Portfolio Quality & Compliance Officer to monitor delinquencies and support loan repayment and resolution strategies.
- Work cross-functionally with internal departments to address client portfolio questions and ensure seamless service.
- Conduct site visits and collateral inspections as needed to assess business operations, marketability, and risk.
- Manage lending-related projects in coordination with the Chief Credit Officer.
- Contribute to the development and implementation of training resources for new lending staff.
- Maintain and strengthen relationships with referral partners and community stakeholders.
- Represent Accessity at community events, partner meetings, and presentations (may require occasional evening or weekend availability).
- Perform other duties as needed to support organizational goals.

Qualifications

- Bachelor's degree, associate degree, and/or equivalent relevant business or lending experience.
- **Bilingual (Spanish/English) required.**
- 3–5 years of experience in lending, underwriting, or credit analysis.
- Strong financial, analytical, quantitative, and computer skills.
- Excellent organizational and time-management abilities.
- Demonstrated initiative, accountability, and sound judgment.
- Strong collaboration and teamwork skills.
- Passion for microfinance, community development, and economic equity.
- Ability to work independently, manage multiple priorities, and collaborate across teams.

Compensation & Benefits

The salary range for this position is **\$62,000–\$72,000 annually**, depending on experience and qualifications.

Discretionary annual lump-sum bonus; has been fully funded for the past two years.

Accessity offers a supportive and inclusive work environment with a competitive benefits package, including:

- Medical, Dental, Vision, Chiropractic, and Acupuncture coverage
- Employee Assistance Program (EAP) and support hotline
- Aflac supplemental insurance
- 403(b) retirement plan with employer match
- 12 paid holidays
- Paid Time Off (PTO) and sick leave

- One paid birthday and one paid volunteer day annually
- Term life and disability insurance
- Company-paid training and professional development
- Cell phone and internet stipend

Work Environment

This is a full-time position based in Accessity's Southern California service area. Accessity operates in a **hybrid work environment**, combining in-office and remote work.

Physical Demands

The physical demands described are representative of those required to perform the essential functions of the role successfully. Reasonable accommodations may be made for individuals with disabilities.

This role requires the ability to sit, stand, walk, use hands and fingers for repetitive tasks, reach, communicate verbally, and occasionally lift to 25 pounds. Visual acuity for close and distance work is required.

Equal Opportunity Employer

Accessity is proud to be an Equal Opportunity Employer. We are committed to building a team that represents a variety of backgrounds, perspectives, and skills. Employment decisions are based on merit and business needs. We do not discriminate based on race, religion, color, national origin, gender, gender identity or expression, sexual orientation, age, marital status, veteran status, or disability status.

To Apply:

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