

## Collections & Asset Quality Manager

Position Location: Austin, TX

Start Date: Immediately

### Company Background

PeopleFund creates economic opportunity and financial stability for underserved people by providing access to capital, education and resources to build healthy small businesses. PeopleFund believes that healthy small business growth is the key to economic recovery and development and that every person, no matter their background or economic situation, has the ability to become a successful entrepreneur and job creator given access to resources they need. Our goal is to give people the opportunity to turn their talents into a sustainable livelihood and achieve financial stability for themselves and their families. We inspire, educate, fund, and elevate clients on the path to prosperity and the American Dream.

### Job Description

This position's primary role is to manage portfolio performance and protect asset quality. The position will manage problem loans and negotiate and enforce payment modifications, loan restructures, and collections as needed. Responsibilities to include liquidation of assets when necessary and management of SBA guaranty purchase requests. The position will collaborate with legal counsel and report directly to the Director of Underwriting & Risk Management.

### Primary Tasks

- Manage and service non-performing loan portfolio; including but not limited to the negotiation of loan modifications, loan restructures, or collection of payments on delinquent accounts in accordance with PeopleFund lending policy.
- Provide timely and consistent follow up communication with past due accounts (via telephone or in person).
- Ensure modified/restructured payments are made as agreed and account remains in good standing.
- Follow up immediately on all failed promises to pay.
- Maintain assigned portfolio at low delinquency and net losses to company's standard.
- Identify early warning signs of payment problems and visit client or initiate legal collection action if deemed necessary to protect pledged assets.
- Take ownership of all collection matters within assigned portfolio and follow thru until resolved.
- Daily review of NSF payments and timely communication with clients.
- Properly and regularly communicate with Lending, Finance & Underwriting Teams.
- Review, coordinate and execute loan modifications in compliance with PeopleFund's lending policy.
- Coordinate and process repossessions and/or foreclosures.
- Maintain list of reliable/reputable liquidators and vehicle recovery firms.
- Coordinate the sale of any repossessed or surrendered collateral.
- Assist with portfolio management (i.e. forecasting loan losses & delinquency control).
- Conduct all other duties as assigned.

### Job Requirements

- Minimum 2 years results-proven experience in special assets/work out loan management or debt collection, including recovery and disposal of assets.
- Knowledge and experience with SBA 7a guaranty purchase process preferred.
- Excellent customer service and conflict resolution experience required.
- Must be self-motivated, goal and detail oriented, adaptable, and enjoys fast paced work environment.
- Excellent interpersonal, communication, negotiation, organizational and time management skills.
- Must have a good understanding of accounting principles.
- Must be proficient in Microsoft Office Products (MS Excel, MS Word, MS Power Point, and MS Outlook).
- Strong communication skills and positive, team focused approach.
- Bilingual (English/Spanish) preferred.

### Compensation

Salary DOE and benefit options available including medical, vision, dental, 401k match and life insurance.

### How to Apply

Email a cover letter, resume and salary requirements to the Director of Underwriting & Risk Management, Laura Shock, [lshock@peoplefund.org](mailto:lshock@peoplefund.org). **No phone calls please.** PeopleFund is an equal employment opportunity employer functioning under an Affirmative Action Plan.