



## Underwriter | Austin

Primary responsibilities are to structure and underwrite small business loans that have a community impact in Texas' lower-income communities and monitor the financial health of PeopleFund clients. Other responsibilities include maintaining appropriate due diligence files, preparing for internal and external compliance reviews, community outreach and event support for programs on behalf of the organization. This position reports to the Underwriting Manager.

### **DUTIES AND RESPONSIBILITIES INCLUDE:**

- Structure and underwrite submitted loan packages with a focus on repayment analysis, collateral support, personal credit profile, and eligibility/alignment with PeopleFund's mission.
- Engage with Loan Officers and applicants to address underwriting questions and counter-offer requests when needed.
- Recommend acceptable loan requests for approval, complete with underwriting memo and supporting analysis.
- Communicate loan approval terms or declination rationale. Provide guidance and suggestions to Loan Officer/applicant on actions that can be taken to mitigate noted risks.
- Determine appropriate funding program based on eligibility criteria and approved terms.
- Ensure appropriate supporting documentation is provided/verified and maintained on file.
- Partner with the Lending and Loan Administration teams to provide client focused service and support.
- Accompany Loan Officers calling on customers when requested.
- Perform site visits when requested as related to a loan request.
- Support all program and event related activity.
- Perform other tasks as needed.

### **REQUIREMENTS:**

- Financial analysis experience (small business or personal lending preferred)
- Knowledge of finance/basic accounting
- Bachelor's degree preferred or equivalent experience
- Excellent skills in managing multiple tasks requiring strong attention to detail
- Ability to gather and analyze information efficiently and formulate an independent recommendation
- Adapts to changes in the work environment and offers suggestions to improve processes
- Strong communication skills and positive, team focused approach
- Spanish preferred but not required