



Mission | PeopleFund creates economic opportunity and financial stability for underserved people by providing access to capital, education, and resources to build healthy small businesses.

Underwriter

Job Description:

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.
- Other duties as assigned

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

Employee Benefits - PeopleFund provides the following benefits for employees:

- Medical, dental, vision, and life insurance coverage. PeopleFund pays up to 100% for employee only
- Paid time off and 12 paid holidays
- 401 (k) retirement plan with match
- Flexible Spending Account (FSA) and Health Savings Account (HSA) available for qualifying medical pans and expenses
- Dependent Child Care Spending Account available to employees who qualify
- Monthly cell phone allowance (if configured and used to receive and send PeopleFund calls and emails on personal device)

Standard Terms of Employment:

- Salary commensurate with experience
- Employment offers are subject to acceptable driving record, credit, background, and reference checks
- Work week time of 9:00am to 6:00pm, Monday through Friday. Exceptionally, may require support to events and meetings outside business hours
- Texas is an at-will employment state

To Apply Please Submit the Following:

- Resume
- Cover Letter - review the job description, indicating in your cover letter why this opportunity is important to you. PeopleFund is committed to staff development and the organization offers the selected candidate a unique opportunity to grow with it.

Applications will be accepted and reviewed on a rolling-basis.

To Apply go to: <https://peoplefund.org/employment/>

True to our Mission, PeopleFund is committed to recruiting and retaining a diverse staff, and to creating a respectful workplace anchored in a deep, shared commitment to diversity, equity and inclusion: we are proud to be an equal opportunity employer. PeopleFund welcomes applications from all qualified persons, including underrepresented groups who can contribute to our Team's capabilities as we work together to meet the needs of underserved communities.