



## Loan Officer

**The National Association for Latino Community Asset Builders (NALCAB)** strengthens the economy by advancing economic mobility for Latino communities. NALCAB is the hub of a national network of more than 200 mission-driven organizations that are anchor institutions in geographically and ethnically diverse Latino communities in 46 states, Washington, D.C., and Puerto Rico. Members of the NALCAB Network invest in their communities by building affordable housing, addressing gentrification, supporting small business growth, and providing financial counseling on issues such as credit building and homeownership. As a grant maker and US Treasury certified CDFI lender, NALCAB supports the work of its member network with capacity building resources, capital and policy advocacy, and access to funding and technical assistance.

**Our mission:** NALCAB strengthens the economy by advancing economic mobility in Latino communities.

### **Summary:**

The Loan Officer will evaluate new investments and assist in managing NALCAB's investments in member small business lenders and non-profit developers of affordable housing and community facilities. The Loan Officer will analyze primarily debt investment opportunities using loan portfolio and financial statement data and in-depth conversations with organizations' senior management teams.

### **Relationship:**

The Loan Officer will report to the Director of Lending.

**Essential Duties and Responsibilities:** To perform this job successfully, an individual must be able to perform the following satisfactorily; other duties may be assigned. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Prepare and present impact, credit, and financial risk analyses memorandums to NALCAB senior leadership and respective investment committees with some guidance.
- Analyze members' financial statements, loan portfolios, lending policies and procedures, management teams, and strategies to determine the degree of risk involved in extending credit, as well as recommend risk mitigation strategies with some guidance.
- Use financial ratios and models to evaluate borrowers' current and prospective financial status.
- Actively participate in the portfolio management of NALCAB's investments. Ensure borrowers maintain compliance with required covenants and strengthen borrower relationships.
- Assist with compliance reporting with all regulatory agencies and funders, including tracking reporting due dates, working with other departments to compile compliance reports, and timely submitting reports.
- Coordinate with team members to complete loan closings, documentation, and fund disbursements.
- Generate loan and investment opportunities by developing relationships with NALCAB's members.
- Work across NALCAB's teams to support NALCAB's mission.
- Some travel required (approximately 15% of the time).
- Other duties as assigned.



### **Qualifications:**

The requirements listed below are representative of the knowledge, skill, and/or ability required.

- A financial background with a strong understanding of financial statement analysis. Experience in intermediary, small business, and/or real estate lending, servicing, or providing technical assistance is a plus. Experience with alternative lending and credit enhancement programs, SBA, NSP, USDA, CDFI, Low-income Housing Tax Credit (LIHTC), and/or New Markets Tax Credit programs, is desirable. Experience working with low-to-moderate income, minority, and immigrant communities is also a plus.
- Solid understanding of accounting principles with ability to apply knowledge to assessing risk and performing financial underwriting.
- Intermediate knowledge of MS Excel and financial modeling skills.
- Experience using loan servicing software.
- Strong analytical and critical thinking, time management and organizational skills, including a high level of attention to detail and ability to work independently.
- Ability to write and communicate verbally in a succinct and persuasive manner, and interact effectively with a wide range of individuals, e.g., colleagues, lenders, funders, low-wealth, and minority borrowers, and technical assistance providers.
- Must possess a strong passion for, understanding of, and commitment to NALCAB's mission, vision, and values.
- A collaborative team player who possesses the interpersonal skills to work across all levels of the organization, humility, and a willingness to learn in all areas of our work. Be a strong team contributor, effective and comfortable in leading as well as supporting roles within teams.
- Digital literacy and ability to navigate workplace technology.
- Bilingual (English/Spanish) is strongly preferred.

### **Education and Experience:**

- Bachelor's degree from an accredited college or university.

### **Location of Employment:**

San Antonio, Texas or Washington D.C.

### **Compensation:**

San Antonio: \$60,000 to \$76,000 / Washington D.C.: \$69,000 to \$87,400 (Senior Manager level)

**Work Environment:** The work environment is representative of those an employee encounters while performing essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.



**Position Type:**

Full-Time Exempt Employee

**EEO Category:**

Administrative Support

**To Apply:**

To respond to this opportunity, please email resume to: [jobs@nalcab.org](mailto:jobs@nalcab.org)  
Please add “Loan Officer” to the subject line.

**EEO Statement:**

NALCAB is committed to providing an environment of mutual respect where equal employment opportunities are available to all applicants and staff without regard to race, color, religion, sex, pregnancy, national origin, age, physical and mental disability, marital status, sexual orientation, gender identity, gender expression, military and veteran status, and any other characteristics protected by the applicable law. NALCAB believes that diversity and inclusion is critical to our success, and we seek to recruit, develop, and retain the most talented people from a diverse candidate pool.