



Pima Leasing
& Financing Corporation

LOANS | LAND | LEASING

Job Title: Loan Servicing Analyst
Salary: \$47,000.00 - \$70,000.00 (DOE)
Status: Exempt and Non-Supervisory
Reports To: Executive Director

Pima Leasing & Finance Corporation (“the Corporation”) is seeking a Loan Servicing Analyst. The Analyst is responsible for analyzing credit requests and data, generate credit write-ups, analyze financial statements, and assist in credit recommendations, insure compliance of loans with business and personal loan policies and assist in the management of the Commercial loan portfolio. Position requires positive and active support for the Corporation, the customer, and all coworkers. Position must regard all customer, client and employees records as strictly confidential, obtain, use or share such information only as authorized and absolutely necessary.

DUTIES AND ESSENTIAL JOB FUNCTIONS:

- Prepare monthly business loan compliance reports as required.
- Review new loan files for completeness and follow up on all pending documents.
- Ability to proactively analyze financial statements by identifying trends, weaknesses, industry comparisons and compiling into a comprehensive report for loan approval.
- Prioritize multiple tasks to meet deadlines while ensuring credit integrity of the transaction.
- Coordinates with the PLFC Staff in collecting client’s (not limited to): financial statements, tax returns, personal financial statements, insurance, title work, etc. for proper maintenance of the loan portfolio.
- Accurately quote and post Loan payoffs in loan software. Create and send loan payoff letters to members/borrowers.
- Ensure accuracy of income, asset and liability figures listed by applicants and guarantors by reconciling tax returns, balance sheets and credit reports to the application.
- Review financial ratios for use in evaluating client’s business performance against industry standards by comparing items such as assets, liabilities, net worth, liquidity, leverage, profitability, and cash flow, with standards for similar type business.
- Work closely with the PLFC Staff in the collection of financial statements, tax returns, leases, etc. to ensure proper maintenance of the business financial files within the commercial loan portfolio.
- Work cooperatively with members, staff, and vendors in the gathering of information and for preparation of business loan annual reviews.

- Maintain high level of confidentiality relative to client accounts/loans.
- Maintain an organized workflow and maintain all files.
- Maintain good communication with lending personnel through timely meetings and written correspondence.
- Work closely with the PLFC Staff to ensure the approval process of all loans is working efficiently.
- Responsible for any, and all internal/external loan audits receiving a minimum of "Satisfactory" May interact with clients during due diligence stage for ongoing development of credit/financial history to make accurate loan recommendations.
- Contribute to effective operations by performing other related duties as assigned.

REQUIRED KNOWLEDGE SKILL AND ABILITIES:

- Effective oral, written, and electronic communication skills.
- Ability to communicate objective views based on professional analysis.
- A strong knowledge of commercial credit principles and pertinent laws.
- Excellent business, financial statement, collateral analysis, and research skills.
- Considerable knowledge of economic and accounting principles and practices, banking and the analysis and reporting of financial data.

EDUCATION/EXPERIENCE:

- Bachelor's degree in Business, Finance or Accounting.
- Previous experience writing policies and procedures preferred.
- Completion of a major corporate bank credit training program, or equivalent experience.
- Previous experience with credit reporting to the three (3) major US Credit Bureaus.
- Previous experience with loan servicing software.

Physical Demands

- While performing the duties of this job, the employee is regularly required to stand for an entire shift/extended period of time; walk; use hand and fingers to handle, and feel; reach with hands and arms; talk and hear; and drive a motor vehicle. The employee occasionally is required to sit; bend, climb, stoop, lift, carry, push or kneel. The employee must regularly lift and/or move 10 pounds, and occasionally lift and/or move up to 25 pounds.

Working Conditions

- The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Work is generally performed indoors and the employee in this position is normally exposed to a moderate noise level.

Must acknowledge and agree to maintain a Drug-free Work Place as a condition of employment. Agree to a background check for employment purposes.

Preference in filling vacancies is given to qualified Indian candidates in accordance with the Indian Preference Act (Title 25, U.S. Code, Section 472 and 473). Preference is given to qualified enrolled member of the Gila River Indian Community.

The Gila River Indian Community is also committed to achieving the full and equal opportunity without discrimination because of Race, Religion, Color, Sex, National Origin, Politics, Marital Status, Physical Handicap, Age or Sexual Orientation. In other than the above, the Gila River Indian Community is an Equal Opportunity Employer.

*Please note a Credit Review from the three (3) major credit bureaus will be required during the onboarding process.

**Please email your resume to :
info@theplfc.com**

Position Closes: September 11, 2020 (5:00 p.m.)