

Job Title: Loan Servicing Analyst

Salary: \$47,000.00 - \$95,000.00 (DOE)

Status: Exempt and Non-Supervisory

Reports To: Executive Director

Pima Leasing & Finance 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 credit policy and assist in the management of the Commercial loan portfolio. Position required positive and active support for the Corporation, the customer and all coworkers. Position must regard all customer, client and employees records as strictly confidential and 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 business member deadlines while ensuring credit integrity of the transaction.
- Work closely with the Loan Operations Team in collecting (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. 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 member 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 Loan Servicing Team and Commercial Lending Team 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 member's 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 Loan Operations Team 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 business members 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.
- Knowledge of economic and accounting principles and practices, banking and the analysis and reporting of financial data.

## **EDUCATION/EXPERIENCE:**

- Prefer 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.

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 Pima Leasing & Financing Corporation 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 Pima Leasing & Financing Corporation is an Equal Opportunity Employer.

Resume and cover letter can be emailed to christine.notah@theplfc.com or mailed to:

Pima Leasing & Financing Corporation 5350 N. 48<sup>th</sup> St., Suite 245 Chandler, AZ 85226