



Join our established, fast-growing organization and learn from the Nation's first local green bank. You'll have the chance to lead, build, and shape the organization's future, while accelerating your personal and professional growth.

Organization: Solar and Energy Loan Fund (SELF)

Job Title: Senior Commercial Loan Officer

Location: Hybrid Remote- this position must be in person in South Florida, preferably the Miami area, but is not required to regularly report to an office.

Salary Range: \$90,000- \$110,000 (commensurate with experience)

About SELF:

SELF is a national award-winning non-profit Community Development Financial Institution (CDFI) with a mission to rebuild and empower underserved communities by providing access to affordable and equitable capital to homeowners, landlords, developers, contractors, and small businesses to help transition communities towards an inclusive clean energy economy. Founded in Florida, SELF has expanded and now serves most of the Southern United States. Due in part to the recent passage of the Inflation Reduction Act, there is historically unprecedented momentum toward clean energy and home resilience. As the country's first local Green Bank, and an established and proven pioneer of climate equity, there is need for SELF to lead this national movement. Thus, SELF is rapidly growing and hiring—a position with SELF provides enormous career growth opportunities while doing work that matters.

Position Overview:

As the Senior Commercial Development Loan Officer, you will be a critical team member contributing to SELF's commercial lending projects that create sustainable and affordable housing. The position will oversee two primary loan products: (1) SAGE HOMES program, which provides catalytic capital to minority and novice housing developers and, (2) SEER, which provides low-cost capital for landlords to afford efficiency and resiliency retrofits. The Loan Officer is involved in marketing SELF products and is responsible for relationship management. This is a dynamic role, requiring industry experience, creativity, and drive.

Education, Experience, and Skills:

- Bachelor's Degree, preferably in a business-related field.
- A minimum of 3-5 years of experience in construction and commercial lending for multi-family housing developments.
- Must have a valid NMLS license.
- Experience with construction loans and multifamily affordable and workforce housing loans; debt structuring, and capital stacking is preferred.

- Knowledge of the principles of CRE underwriting and knowledge of financing processes, such as predevelopment, acquisition, construction, bridge, and permanent loans.
- Experience with proformas; credit analysis, deal structuring, underwriting and due diligence, and loan closings.
- Ability to analyze proformas; create spreadsheets for analysis.
- Excel expertise; power point and word proficiency.
- Experience with housing development financial structures.
- Experience with community development financial tools, including but not limited to LIHTC, NMTC, tax-exempt bonds, and federal, state, and city subsidy programs, including HUD programs is desirable- not required.
- Experience with mortgage lending is desirable.
- Strong verbal and written communication skills.
- Highly organized and detail oriented.

Essential Duties and Responsibilities:

Marketing/Business Development:

- Serve as the primary loan officer for SELF's commercial lending.
- Assist in developing lending pipeline by screening inquiries, identifying and responding to new business opportunities, and meeting regularly with SELF clients, potential borrowers, and lending partners to discuss their development pipelines and credit needs.
- Manage and strengthen relationships with borrowers, funding partners, technical assistance providers, local governments, and community organizations.
- Make workshop presentations and participate in forums to inform the public and special audiences about borrower opportunities offered by SELF.
- Collaborate with sources of project capital, such as primary lenders, grantors, and public funds.
- Partner with technical assistance providers to deliver training services to prepare potential borrowers for the borrowing process.

Underwriting:

- Perform due diligence, site inspections, appraisal review, credit evaluations, and financial statement and pro-forma credit analysis of potential borrowers.
- Prepare credit memos and supporting documentation to present loans for internal review and approval.
- Originate, underwrite, and analyze loan applications for commercial loans.
- Apply creativity while working within established underwriting criteria to ensure projects maximize social impact and remain financially viable.

Closing, Monitoring, and Servicing:

- Following financial approval, drafts a commitment letter and coordinates loan documentation and work to be performed by the SELF Team.
- Maintains communication with the borrower and servicer throughout the loan process, inspects final product and ensures borrower satisfaction before initiating servicer payment.
- Ensure Green Certification standards by working with our partners.
- Meet SELF's lending goals.

Top Benefits and Perks:

We provide benefits that support your physical, emotional, and financial wellbeing. You will have access to comprehensive medical, dental, and vision benefits; 403(b) contributions; performance-based bonuses; 12 paid holidays; a minimum of 20 days of paid leave; and paid leave to volunteer- something SELF is passionate about.

Apply:

If joining the national movement towards climate equity appeals to you, please submit a resume on our website at <https://solarenergyloanfund.org/careers/>. Inquiries welcomed.