



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 Energy Loan Fund (SELF)

Job Title: Underwriting and Lending Policy Director

Location: Hybrid Remote- this position will be in-office three days a week. SELF headquarters is located in Ft. Pierce, Florida. SELF will provide a relocation stipend for the ideal candidate.

Salary: \$75,000-\$95,000 (commensurate with experience in commercial and consumer lending).

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:

SELF is looking for a dynamic and innovative Underwriting and Lending Policy Director to lead the organization's loan underwriting, processing, and servicing teams consistent with strategic initiatives, governing consumer credit laws, and rules and regulations. This is a leadership position and you will report directly to the Executive Director. This position's responsibilities are to oversee and implement the performance management process for the consumer and commercial lending and loan development team, develop key performance measures that support the strategic plan of the organization, set high performance expectations for loan processing and closings, and monitor and coach the underwriting and loan processing team in service levels and production objectives.

Education, Experience, and Skills:

- College degree (Bachelors in finance or business preferred).
- 5-10 years of experience in commercial and consumer lending required.
- Experience in community banking and/or CDFIs is required.
- Management/leadership experience.

- Experience and proficiency with Salesforce, DownHome Loan Management (DLM), LoanWell, or other loan servicing and CRMS systems.
- Experience with remote communication platforms such as Zoom, Microsoft Teams, Google Meet, etc.
- Strong written and verbal communication skills.
- Ability to stay analytical, efficient, accurate, and thorough in all areas.

Essential Duties and Responsibilities:

- Monitor, implement, and create loan policy with Executive Director and Operations Manager to remain consistent and competitive in the market.
- Oversee underwriting, loan decisions, and loan closings.
- Collaboratively create and implement new loan products and programs.
- Compile, review, and improve all policies and procedures relevant to the Consumer and Commercial Lending and Collection areas.
- Provide insight, feedback, and ideas for system-related enhancements related to underwriting, loan servicing, and collections.
- Oversee loan servicing such as payment adjustments, term extensions, and modifications.
- Oversee comprehensive monitoring of loan portfolios for accuracy, compliance, and assurance of a clean database and imaging records.
- Provide key metrics with the Underwriting and Loan Teams to ensure productivity and effectiveness.
- Report and review loans recommended for charge off with Collections Team and Executive Director.
- Manage the credit bureau reporting and dispute process.
- Risk management in underwriting, loan servicing, collections, and loan policy.
- Interview, hire, and train employees; plan, assign, and direct work; and evaluate performance.
- Lead the Consumer and Commercial Lending and Collection teams by example, displaying a positive attitude and promoting a collaborative culture in all aspects of communication, coaching, and training.
- Maintain a culture of quality internal interaction with co-workers and provide consistent support for the loan team.
- Ensure teams have an enduring commitment of excellent service and reliability to our clients and contractors.
- Prepare reports and memos for our Board on the activity and goals for our loan portfolio underwriting and loan teams.

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; 401(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.