
POSITION OVERVIEW AND QUALIFICATIONS

Position:	Commercial Loan Underwriter
Location:	Arizona/Utah/California
Hours:	Full Time
Years of Experience:	At least 2 years
Education:	Bachelor's Degree
Travel:	Yes
Relocation:	No
Apply directly at:	avanacompanies.bamboohr.com/jobs

Winning Aspiration

Preserve wealth and generate income for our investors by providing loans with speed and certainty of execution to help entrepreneurs thrive.

Job Summary

We believe our families are the most important people in our lives. We believe that our work should speak for itself and we believe that everyone should be given a chance to succeed and grow. We also believe there is no substitute for hard work and that when we falter, we get up and do it again. We come to work with one singular goal and that is to create jobs and provide clean energy in America. We believe in talking less and executing as per our client's timeline. Do you see yourself thriving in an entrepreneurial culture and spending time with disciplined business warriors? If so, then we invite you to read on.

We are an AI driven small business lending and investment platform company that has an immediate full-time opportunity for a detail oriented professional. The Commercial Loan Underwriter will primarily be responsible reviewing leases, appraisals, legal and organization documents and performing financial and market analysis for the preparation of credit memos. This role is expected to perform a full underwrite of each loan in accordance with AVANA's credit guidelines, the participating credit union guidelines, and relevant state and federal regulations and thresholds.

About AVANA Companies

AVANA Companies is an AI Investment and Lending platform focused on small businesses in America along with regulated CUSO, Asset Management Firm and a FDIC Bank. Together with our growing mix of accredited investors, family offices, and institutional investors, we provide financing for permanent real estate mortgage loans under the United States SBA program, construction loans, traditional secured loans, small balance unsecured loans and bridge loans. At AVANA Companies, we specialize in lending to specific niche industries that we're highly knowledgeable in, such as hospitality, elderly care facilities, and healthcare facilities, because it enables us to provide the best possible service for our borrowers and minimize risk for our investors.

Our company has launched two platforms recently - a small business lending platform (LendThrive™) that will drive online originations for small balance lending on working capital, equipment, inventory and accounts receivable. Our second platform (EqualSeat™) is to provide access to retail investors to co-invest with institutional investors in SME loans.

Duties and Responsibilities

Underwriting (80%).

- Maintains a working knowledge of AVANA's policies and procedures as well as federal regulations related to commercial lending.
- Conducts in-depth analysis of real estate, business and personal financial information.
- Reviews appraisal, environmental and other reports to assess the viability of collateral.
- Reviews leases, legal documents, organizational documents and UCC search information.
- Researches and analyzes industry data, market studies, and competitive information related to each loan request.

Credit Quality Loan File Administration (20%).

- Properly structures loan requests to ensure repayment.
- Conducts phone interviews with applicants to evaluate their experience and character. Follows up with customers to obtain all necessary information and clarification on financial information and resources.
- Prepares a written credit assessment that properly identifies and mitigates risks and making a recommendation for loan requests.
- Manages a loan pipeline, driving loans to closing. Works together with an assigned Business Development Officer to originate new loans.
- Reviews commercial and/or real estate loan documents for accuracy, completeness and adherence to approval conditions

Required Education and Qualification

- Requires a bachelor's degree in finance or accounting
- 2+ years of relevant credit analysis or commercial underwriting experience
- Prior commercial lending experience with wide-ranging and in-depth knowledge of industry practices.
- Advanced credit and credit quality skills including accounting, financial statement spreading, and cash flow analysis
- Effective time management and problem-solving skills with strong attention to detail and ability to demonstrate critical thinking
- Excellent written and verbal communication skills
- Proven experience working in a fast-paced, high volume, customer-centric environment
- Ability to perform detail-oriented work with a high degree of accuracy.
- Proficiency with Microsoft Word and Excel
- SBA lending experience preferred

Desired Characteristics

- Strategic thinker
- Effective time management
- Positive and professional attitude
- Self-motivated
- Team oriented, demonstrates a willingness to assist other members of the company
- Accuracy and strong attention to details

Commitments

As a member of the AVANA team, you will be expected to demonstrate effective customer service in alignment with both the culture and goals of AVANA Companies, along with demonstrating a high level of client relationship management that aligns with AVANA's core values of Putting People First, Doing the Right Thing, Taking the Lead, Making an Impact and understanding Excellence is a Journey. EOE.

Put People First	Do the Right Thing	Take the Lead	Make an Impact	Excellence is a Journey
-----------------------------	-------------------------------	----------------------	---------------------------	------------------------------------