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## **POSITION OVERVIEW AND QUALIFICATIONS**

<b>Position:</b>	Loan Closing and Documentation Manager
<b>Location:</b>	Arizona/Utah/California
<b>Hours:</b>	Full Time
<b>Years of Experience:</b>	At least 5 years
<b>Education:</b>	Bachelor's Degree
<b>Travel:</b>	Yes
<b>Relocation:</b>	No
<b>Apply directly at:</b>	<a href="https://avanacompanies.bamboohr.com/jobs">avanacompanies.bamboohr.com/jobs</a>

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### **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 Loan Closing and Documentation Manager will be responsible for all aspects of documenting, closing and funding loan transactions, including managing the processes, systems and personnel associated with loan closing functions. The Loan Closing and Documentation Manager will work as a player-coach, preparing loan documents, coordinating with legal counsel, title and escrow, closing loans and performing post-closing reviews themselves in addition to managing the other loan closing and documentation staff who perform similar functions.

### **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**

#### Loan Documents & Closings (70%).

- Ensures loan documentation complies with all federal, state and local laws and internal policies.
- Reviews conditions precedent to loan approval to ensure all conditions are met.
- Reviews title searches and UCC searches to ensure proper lien filing position.
- Reviews corporate entity documents to ensure the proper, authorized parties execute loan documents.
- Follows up to ensure that mortgages and UCC filings are properly filed and title insurance correctly reflects the proper lien position and that all required exceptions have been removed or subordinated.
- Prepares all loan documents required for closing for loans <\$5 million using Laser Pro or CSI.
- Effectively manages and prioritizes work queues to ensure timely closing of loans

#### Loan File Integrity & Validation (30%).

- Coordinates the loan documentation for closing of loans >\$5 million with legal counsel.
- Reviews loan documents to ensure loan terms, collateral, obligors, loan covenants and financial reporting covenants are consistent with the credit approval documents.
- Prepares closing instruction letters to ensure proper loan closing, lien perfection and lien position.
- Manages, mentors and trains other closing and documentation staff.
- Interfaces with clients, legal counsel, title companies, escrow agents, business development officers and underwriters for all matters related to the documentation, lien perfection, closing and funding of loans.

### **Required Education and Qualification**

- 5+ years documenting and closing commercial real estate loans in multiple states
- 3+ years management experience
- Working knowledge of how real estate law varies from state to state
- Experience in preparing loan documents in LaserPro or CSI
- Proficient knowledge of loan structures and documentation needs/requirements
- Knowledge of loan documentation, real estate documentation, collateral lien perfection, UCC searches
- Experience with SBA and construction loan documentation preferred
- Working knowledge of bank and credit union regulations (i.e. flood, HMDA, CIP, Beneficial Ownership, etc.)

- Education or experience equivalent to a Bachelor’s Degree
- Proficient with Microsoft Word and Excel
- Strong attention to detail
- Effective problem solving and analytical skills with the ability to handle and prioritize multiple tasks
- Ability to work independently with minimal direct supervision
- Solid decision-making skills
- Solid verbal and written communication skills
- Ability to meet deadlines under pressure

**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.

<b>Put People First</b>	<b>Do the Right Thing</b>	<b>Take the Lead</b>	<b>Make an Impact</b>	<b>Excellence is a Journey</b>
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