BALTIMORE COMMUNITY LENDING

JOB DESCRIPTION

POSITION: ADMINISTRATIVE FINANCE & LOAN PORTFOLIO ASSISTANT

The Administrative Finance and Loan Portfolio Assistant provides primary administrative support to the Finance Manager and the Finance Department. The person also serves as secondary support to Operations Manager in general office administration. This person reports directly to the Finance Manager and Chief Operating Officer (COO).

DUTIES AND RESPONSIBILITIES:

- Prepares, distributes and routes documents (correspondence, memoranda, agreements, requisitions and other items) - incoming and outgoing for the Finance Manager.
- Maintains financial, legal, program and meeting files for the Finance Office. This includes filing of borrower and legal correspondence, financial statements, check requisitions/payments, and other loan-related documentation. Maintains the library of legal documentation of the corporation’s loan portfolio.
- Enters relevant information in the Servicing Program within 5 working days of the close of a loan.
- Prepares information for dissemination to the Audit and Finance Committee
- Prepares financial and statistical reports related to various programs as needed
- Assists with marketing, website design and brochure development as needed
- Coordinates, develops and implements special projects as assigned by the Finance Manager and COO, including assisting in the preparation of grant applications and capital raising proposals
- Performs other duties as assigned.

As portfolio administration support, the Administrative Finance and Loan Portfolio Assistant will provide these additional duties and responsibilities under the direction of the Finance Manager:

- Under the direction of the Finance Manager, assist with the monitoring of commercial permanent and construction real estate mortgage loans in accordance with loan documents; maintain all borrower payment and escrow records, including updating the loan servicing software package with pertinent borrower/project information; and act as a liaison to borrowers and servicing agents
- Under the direction of the Finance Manager and/or Loan Portfolio Manager review and report payments to the Manager made to Baltimore Business Lending, and follow-up as directed.

Under the direction of the Manager, assist in administering construction loans in accordance with loan documents. This includes helping in the following:
- maintaining project and loan budgets,
- analyzing and processing draw requests;
- reviewing & processing construction loan extensions; setting up and maintaining
accurate, well organized disbursement files;

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and converting loans to permanent status

- Post loan payments and escrows to the general ledger, review and monitor tax payments, insurance coverage and premium payments, and perform escrow analyses. Ensure prompt disbursement of escrowed funds for real estate taxes, hazard insurance and ground rents.
- Assist the Finance Manager on fee and reimbursement calculations and other financial analyses as needed

The Administrative Finance and Loan Portfolio Assistant will provide these additional duties and responsibilities in the absence of the Operations administrator or the Finance Manager to the President/CEO:

- Maintains a daily log of incoming mail, packages and deliveries and coordinates mail delivery and distribution (incoming and outgoing)
- Prepares payroll calculations/reports for approval of the Finance Manager and President/CEO.
- Purchasing, inventorying and maintaining all office equipment and supplies

In addition, the Administrative and Loan Portfolio Assistant will assist the Operations Administrator in providing reception area (duties) coverage during the Operations Administrator’s lunch periods, breaks and absences.

**POSITION QUALIFICATIONS:**

- Bachelor’s degree preferred. At least five (5) years banking and real estate related work experience. Extensive experience may be substituted for educational experience.
- Knowledge of executive office management procedures and systems, human resources procedures. Experience with payroll practices is desired.
- Excellent organizational skills, with an attention to detail and the ability to work independently
- Effective time management and interpersonal skills
- Excellent verbal and written communication skills
- Strong customer service skills and the ability to establish rapport with persons of diverse ethnic, racial and cultural backgrounds
- Experience with a wide variety of computer software applications, including the Microsoft Office Suite, accounting and loan servicing software packages

**SALARY:** Salary commensurate with level of experience. Excellent benefits package and a professional work environment.

Baltimore Community Lending, Inc. (BCL) is a 501(c)(3) not-for-profit real estate community development financial institution. BCL is an Equal Opportunity Employer (EOE).