

THE NAVAJO NATION
Department of Personnel Management
JOB VACANCY ANNOUNCEMENT

REQUISITION NO: 00C06915295

DATE POSTED: 04/27/18

POSITION NO: 202876

CLOSING DATE: 05/17/18

POSITION TITLE: Loan Officer

DEPARTMENT NAME / WORKSITE: Office of the Controller/ Credit Services Department/Window Rock, AZ

WORK DAYS: Monday - Friday REGULAR FULL TIME: GRADE/STEP: A163A

WORK HOURS: 8:00 am - 5:00 pm PART TIME: NO. OF HRS./WK.: _____ \$ 37,627.20 PER ANNUM

SENSITIVE SEASONAL: DURATION : _____ \$ 18.09 PER HOUR

NON-SENSITIVE TEMPORARY: _____

DUTIES AND RESPONSIBILITIES:

Intake and review Home Loan and Personal Loan applications in accordance with eligibility criteria of the Loan Program Operating Policies and Guidelines. Ensure that all required documents are attached and submitted prior to evaluating and analyzing the loan application. Performs financial analysis, nature of loan requests, obtains and verifies credit references and employment status to determine eligibility; Performs all arithmetical computations; prepares a complete detailed loan package prior to presenting recommendations to the Credit Manager for concurrence.

Ensures the security of loans in place (Homesite Lease, Mobile Home Titles, Payroll Deductions); Negotiate loan terms and conditions, enters loan information into an automated loan tracking system (Loan Ledger), issues loan numbers and prepares loan closing documents, conducts loan closing session with the borrowers, collects down payments and loan fees; disburse loan funds to contractors or vendors, upon acceptable inspection reports, coordinates inspection schedules with the borrowers and contractors, attend and conduct preliminary construction meetings for qualified Home Loan applications for new construction, improvements, additions and/or purchase of manufactured home.

Interprets policies and guidelines, participates in amending loan policies and guidelines; provides homebuyer's education and financial counseling; assists in training new employees; attend meetings.

QUALIFICATION REQUIREMENTS: (Education, Experience and Training)

Minimum Qualifications:

- A Bachelor's degree in Business Administration, Accounting, Finance or related field; and two (2) years of experience processing commercial, real estate and consumer credit loans; or an equivalent combination of education and experience.

Special Requirements:

- A favorable background investigation.
- Possess a valid state drivers license.

(To receive full credit for education, certification, or licensure, transcripts, copies of degrees, certificates, and other appropriate documents must be submitted along with employment application.)

Special Knowledge, Skills and Abilities:

Knowledge in credit management to analyze and evaluate financial statements and methods of estimating debt ratio to determine a sound credit decision, knowledge of banking, accounting policies, procedures and terminology and auditing; ability to meet, attend and communicate with a variety of individuals and Departments; ability to accomplish tasks with minimum supervision.

Depending upon the needs of the Nation Nation, some incumbents of the class maybe required to demonstrate fluency in both English and the Navajo Languages as a condition of employment.

THE NAVAJO NATION GIVES PREFERENCE TO ELIGIBLE AND QUALIFIED APPLICANTS IN ACCORDANCE WITH THE NAVAJO PREFERENCE IN EMPLOYMENT ACT AND VETERANS' PREFERENCE.