

LOAN OFFICER

DEFINITION: Under general supervision, performs work of moderate difficulty in reviewing, evaluating and analyzing financial information; recommends approval of customer credit lines and loans; performs related work as assigned.

ESSENTIAL FUNCTIONS: This list is ILLUSTRATIVE ONLY and is not a comprehensive listing of all functions and tasks performed by incumbents of this class.

TASKS:

Implements, monitors, coordinates and controls a credit and financing program for the Navajo Nation; interviews clients and provides information, interprets policies, and/or resolves credit issues; reviews loan applications for completeness and accuracy; performs financial analysis and determines feasibility of granting loan requests; researches financial records for credit information; negotiates loan terms and conditions with clients.

Performs calculations, posts information, prepares supporting documentation, and enters information into an automated or manual accounting system; presents loan application packages to the Loan Committee for final review and approval; receives and receipts down payments for loans and related fees; attends and conducts preliminary construction meetings for qualified Home Loan applicants; serves as primary fiduciary agent of the Navajo Nation Credit Department; renews security documents and ensures that insurance/property taxes are paid on schedule.

Maintains detailed records of credit activities and status of accounts; collects, compiles and inputs data for preparation of required reports; composes delinquency letters and reminders and forwards to delinquent debtors; works with collection, credit and justice agencies regarding legal and bankruptcy cases; coordinates liquidation of default loans; participates in formulating loan policies and guidelines; assists in training new employees; attends meetings.

KNOWLEDGE, SKILLS AND OTHER CHARACTERISTICS:

Knowledge of principles and practices of financial analysis, credit loans, and auditing procedures.
Knowledge of banking, accounting policies, procedures, and terminology.
Knowledge of principles of titles and escrows.
Knowledge of rules, regulations, policies, and procedures applicable within work unit.
Knowledge of standard office practices, procedures, and equipment.
Knowledge of automated accounting/word processing/spreadsheet systems and database maintenance.
Skill in establishing and maintaining effective working relationships with others.
Skill in communicating effectively.
Skill in maintaining detailed and accurate records and preparing financial reports.
Skill in performing mathematical calculations with speed and accuracy.
Skill in analyzing financial statements and estimating earning trends.
Skill in planning, organizing, and prioritizing multiple work assignments.

PHYSICAL REQUIREMENTS AND WORK ENVIRONMENT: Work is performed in a typical office environment.

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/or consumer credit

THE NAVAJO NATION

Class Code: 3431
Community and Economic Development Series
Credit and Lending Group
Overtime Code: Exempt
Pay Grade: 63

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loans; or an equivalent combination of education, training, and experience which provides the capabilities to perform the described duties.

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