



LOAN SPECIALIST

Are you drawn to the finance industry and helping small businesses?

Do you love details and numbers?

Do you want to be part of an award-winning team?

Big Sky Finance is looking for a dynamic individual to join their distinguished team. Big Sky Finance is a state-wide lending organization housed under Big Sky Economic Development that provides SBA 504 financing and other loan programs for eligible small businesses.

In this job, you would be responsible for:

- Performing routine loan servicing actions, including but not limited to:
 - o creating and maintaining loan servicing files
 - o monitoring UCC filings
 - o verifying coverage of property, life and other required insurances
 - o verifying payment of property taxes
 - o verifying job creation
 - o collecting and tracking receipt of annual financial statements
 - o processing loan pre-payments
- Assisting Loan Officers with servicing actions such as subordinations, deferments, and guarantor release
- Maintaining the Ventures loan management system database
- Assisting with preparing the annual SBA audit and reports
- Notarizing loan documents as needed
- Assisting Loan Officers with loan packaging and closings as directed
- Supporting the Director of Business Finance and Loan Officers in day-to-day operations

You're a good fit for this job if you have:

- A Bachelor's Degree or college coursework in Business Administration, Finance or related field preferred or equivalent job-related experience
- Experience in lending and commercial loan processing preferred
- Experience working with or a knowledge of SBA loan programs preferred
- Knowledge of commercial loan documentation preferred
- Basic understanding of business financial statements preferred
- Strong oral and written communication skills
- Strong computer skills with proficient knowledge of Outlook, Word and Excel
- Excellent personal effectiveness and time management skills
- Excellent attention to detail

- Excellent organization skills and the ability to create and maintain electronic and paper filing systems
- Ability to complete NADCO SBA 504 annual industry training
- Ability to obtain notary certification
- Ability to travel occasionally

Please see the attached job description for a full summation of the roles, responsibilities, and requirements of this position.

Other info you should know:

- This position reports to the Director of Business Finance
- This is a full-time, hourly position eligible for our full suite of benefits including medical, dental, retirement (PERS), life, holiday pay, sick pay and three weeks of vacation pay a year.
- We offer wages based on regional market data and commensurate with experience
- This position is located in Billings, MT

How to Apply:

1. Fill out the attached employment application
2. Include a resume and cover letter
3. Submit application materials via email to Becky@bigskyeda.org

**APPLICATION OPEN UNTIL POSITION IS FILLED
FIRST REVIEW BEGINS 01/07/18**



BIG SKY ECONOMIC DEVELOPMENT

222 North 32nd Street, Billings, Montana 59101
(406) 256-6871

AN EQUAL OPPORTUNITY EMPLOYER

APPLICATION FOR EMPLOYMENT

APPLICANTS: In order to be considered for employment, this application must be completed entirely. Please remember to read and sign the last page.

Today's Date: _____ Position Applying For: _____

Where did you hear about this opening: _____

Name in Full: _____
Last First Middle

Address: _____
Number & Street City State Zip Code

Phone Number: _____ Email: _____

List other names, if any, used on employment or education records:

EDUCATION

	Name of School	Location (City/State)	Last Year Completed	Major & Degree
High School			9 10 11 12	
College			1 2 3 4	
College			1 2 3 4	
College			1 2 3 4	
Business or Trade School			1 2 3 4	

EMPLOYMENT HISTORY

This section must be completed entirely. Please do not write, "see resume." List all work experience, paid or unpaid, beginning with your current or most recent job. Include military experience as well as volunteer jobs that you wish to have considered as part of your qualifications for the position you are seeking.

Describe each job separately, emphasizing your specific tasks and any supervisory, technical or other responsibilities. Explain all breaks in continuous employment. If more space is needed, additional pages can be added.

Position/Title _____ Start Date: _____ End Date: _____

Employer: _____ Phone: _____

Address: _____ City/State/Zip: _____

Salary(optional): _____ Full Time () Part Time () Hours Worked: _____

Supervisor's Name/Title: _____ Phone: _____

Work Performed:

Reason For Leaving:

Position/Title _____ Start Date: _____ End Date: _____

Employer: _____ Phone: _____

Address: _____ City/State/Zip: _____

Salary (optional): _____ Full Time () Part Time () Hours Worked: _____

Supervisor's Name/Title: _____ Phone: _____

Work Performed:

Reason For Leaving:

Position/Title _____ Start Date: _____ End Date: _____

Employer: _____ Phone: _____

Address: _____ City/State/Zip: _____

Salary (optional): _____ Full Time () Part Time () Hours Worked: _____

Supervisor's Name/Title: _____ Phone: _____

Work Performed:

Reason For Leaving:

ADDITIONAL INFORMATION

Professional Memberships & Affiliations:

Professional & Trade Licenses:

Have you ever been employed by this company before? When? In What Job?

Do you have a relative working for this company? Yes ___ No ___

If yes, please explain. This will not exclude you from hire:

Have you ever been convicted of a felony? Yes ___ No ___

If yes, please explain. This may not necessarily exclude you from hire:

REFERENCES

Please provide the details of three professional references of your previous employers.

Name	Telephone	Occupation	Years Known
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Name	Telephone	Occupation	Years Known
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Name	Telephone	Occupation	Years Known
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READ THE FOLLOWING CAREFULLY, THEN SIGN AND DATE THE APPLICATION:

I certify that all information I have provided in order to apply for and secure work with BIG SKY ECONOMIC DEVELOPMENT is true, complete and correct. If any information provided by me is found to be false, incomplete or misrepresented in any respect, it will be sufficient cause to cancel further consideration of this application or immediately discharge me from BIG SKY ECONOMIC DEVELOPMENT'S service, whenever it is discovered.

I expressly authorize BIG SKY ECONOMIC DEVELOPMENT and its agents, without reservation, to contact and obtain information from all references, employers, public agencies, licensing authorities, and educational institutions and to otherwise verify the accuracy of all information regarding me in this application, resume or job interview. I hereby waive any and all rights and claims I may have regarding BIG SKY ECONOMIC DEVELOPMENT or its agents for seeking, gathering and using such information in the employment process and all other persons, corporations or organizations for furnishing such information about me.

I understand that BIG SKY ECONOMIC DEVELOPMENT does not unlawfully discriminate in employment, and no question on this application is used for the purpose of limiting or excusing any applicant from consideration for employment on a basis prohibited by applicable local, state or federal law.

I understand that completion of this Application for Employment does not guarantee that BIG SKY ECONOMIC DEVELOPMENT has employed me.

I certify that I have read, fully understand and accept all terms of the foregoing Application Statement.

Date: _____ Signature: _____

Job Description	
LOAN SPECIALIST	
Reports To: Director of Business Finance	FLSA Status: Non-exempt
Position Status: Regular, Full-Time	Revision Date: December 2018

Summary

The primary responsibility of the Loan Specialist is to service the loan portfolios as well as support the Loan Officers and Director of Business Finance in the day to day operations of Big Sky Finance. The Loan Specialist is responsible for the servicing and support of Big Sky Finance Loan activity as well as other administrative tasks. This individual works closely with loan officers, lenders, clients, SBA and other partners on a routine basis. This position reports to the Director of Business Finance.

Essential Duties and Responsibilities

To perform this job successfully, an individual must be able to perform each essential duty to a high level. Duties are performed under the direction of the Director of Business Finance and are a representation of the various types of work that may be performed. The omission of specific statements of duties does not exclude them from the position. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Performs routine servicing actions, including but not limited to:
 - creates and maintains loan servicing files
 - monitors UCC filings
 - verifies coverage of property, life and other required insurances
 - verifies payment of property taxes
 - verifies job creation
 - collects and tracks receipt of annual financial statements
 - processing loan pre-payments
- Assists Loan Officers with complex loan servicing actions such as subordinations, deferments, and guarantor release
- Maintains Ventures loan management system database
- Assists with preparing the annual SBA audit and reports
- Notarizes loan documents as needed
- Assists Loan Officers and Director of Business Finance with loan packaging
- Assists Loan Officers with loan closings as directed
- Other duties as assigned

Required Knowledge, Skills and Abilities

- Strong oral and written communication skills for both interpersonal and professional interactions
- Strong computer skills with proficient knowledge of Outlook, Word, and Excel
- Excellent personal effectiveness and time management skills
- Excellent attention to detail
- Excellent organization skills and the ability to create and maintain electronic and paper filing systems
- Basic understanding of business financial statements preferred
- Knowledge of SBA Loan Programs preferred
- Knowledge of commercial loan documentation preferred
- Ability to learn and independently navigate the Ventures+ loan management system
- Ability to work under minimal supervision and exercise initiative
- Ability to work well as part of a team, including remote colleagues, and create positive working relationships
- Ability to establish and meet work production deadlines
- Ability to manage multiple projects at once
- Ability to complete NADCO SBA 504 annual industry training
- Ability to obtain notary certification

Minimum Qualifications

- High School Diploma or GED required
- Bachelor's Degree or college coursework in Business Administration, Finance or related field preferred or equivalent job-related experience
- Experience in lending and commercial loan processing preferred
- Experience working with SBA loan programs preferred

Job Requirements

- This job may require work-related travel, with occasional overnight stays, by personal vehicle, rented vehicle or commercial transportation to participate in business-related meetings. Occasional driving is required. Occasional travel is required.
- Must be able to operate a motor vehicle and have a valid driver's license.
- Hours of work are generally 8 a.m. until 5 p.m. Monday through Friday, with occasional early morning, lunch hour, or evening and weekend work as required.
- Work is performed in the Big Sky Economic Development offices as well as at client and other meeting or project sites.

Physical Demands

The physical demand described here are representative of those that must be met by an employee in order to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of this job.

- The employee is regularly required to use hands to finger, handle, or feel; reach with hands and arms; speak with clarity; and hear.
- Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, ability to adjust focus, and ability to accurately depict data and figures.
- The employee is regularly required to use a computer terminal.
- The employee is frequently required to walk, sit, stand and balance.
- The employee is occasionally required to stoop, kneel, crouch, or crawl.
- The employee may occasionally lift and/or move up to 25 pounds.

Working Environment

Work is in a professional office environment with noise levels that are usually moderate.