Loan Officer

The Loan Officer is responsible for processing home improvement financing applications for the Lending Center of the Center for Energy and Environment. This includes: reviewing income, credit, property value, project eligibility and determining what program is the best for the applicant. This position provides core support to the participants of the Lending Center. This is a full time position that provides a wide range of benefits including Paid Time Off (PTO), medical, dental, life and long term disability insurance and retirement plan.

The Loan Officer has no direct reports.

As a function of overall program assistance, this position may also assist with overflow work assigned from other departments and programs within CEE.

Background:

CEE is a community-based clean energy nonprofit with offices in the North Loop of Minneapolis and St. Paul's Midway. We provide practical energy solutions for homes, businesses, and communities to cut energy waste and harmful emissions. We collaborate regularly with field peers and partners, and employ curious people who enjoy learning and contributing to Minnesota's quality of life and economy. Our workplace invites open door communications, respect for diverse backgrounds and points of view, and an emphasis on work-life balance.

Responsibilities:

- Assures compliance with CEE’s regulatory and investor guidelines, as well as customer service standards
- Provide outreach regarding CEE’s lending products to partner organizations, community members and interested parties
- Work closely with homeowners to process loan applications and determine the best program available
- Review all loan documentation for adherence to CEE’s product and program guidelines
- Must be able to calculate income, debt ratio, home equity and review consumer credit reports
- Schedule and execute loan closings as needed
- Assist in staffing phone lines
- Provides excellent customer service when working with customers and business contacts
- Attend trade shows and other community events to promote programs
- At least 20 hours of training/continuing education annually
• Other duties as assigned

**Qualifications/Job Requirements:**

• Bachelor degree or equivalent experience
• Work professionally with co-workers, clients and contractors
• Working knowledge of the entire loan origination process: processing, underwriting and closing
• Well versed in lending laws, regulations and compliance
• Knowledge of Loan Origination software
• Perform duties accurately, honestly and timely
• Understanding and compliance to corporate policies and procedures
• Must have basic computer skills and high comfort level with modern office technology
• Excellent verbal and written communication skills
• Must demonstrate excellent time management, organizational skills and the ability to meet deadlines
• Working hours are during CEE’s business hours, but evenings and weekends may be required
• Must have a valid driver’s license and good driving record

**Compensation**

Dependent upon qualifications and experience.

**How to Apply**

Email or fax cover letter and resume to Human Resources:

Loan Officer Position
Center for Energy and Environment
212 3rd Avenue North, Suite #560
Minneapolis, MN 55401

Resume_Submissions@mncee.org
FAX 612-335-5995

*Center for Energy and Environment seeks to enrich the diversity of the CEE community and encourages applicants from a wide range of backgrounds to apply. CEE is long noted for its research, policy advocacy and programming to provide practical energy solutions for homes, businesses and communities.*

*Equal Opportunity Employer*