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Credit Analyst - Remote, Adana

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Company: World Business Lenders, LLC

Location: Adana

Category: other-general

About World Business Lenders (www.wbl.com)

World Business Lenders (WBL) provides general purpose short-term real estate collateralized commercial loans to a broad customer base comprised of small and medium sized businesses throughout the United States that lack access to traditional funding. Generally, working hours will be 9:00am-6:00pm Eastern Time, Monday through Friday, although hours worked may be greater based upon operational requirements. The job requires excellent oral and written command of both the English and Spanish language. RESUMES MUST BE IN ENGLISH OR THEY WILL NOT BE REVIEWED.

About the Job

The Credit Analyst will be responsible for ensuring all critical deadlines are met, completing their responsibilities as it pertains to completing loan disclosures, processing all loans timely and meeting established Service Level Agreement (SLAs). This position will also be responsible for maintaining exceptional communication with both internal and external customers/borrowers, and for taking the initiative to investigate, research and resolve any issues that may arise.

Additionally, this individual will work closely with Sales, Underwriting, Valuation and Closing departments to ensure that all loan conditions are submitted timely, loan quality expectations are met, and that files move to closing with as few U/W touches as possible.

Responsibilities:

Act as point of contact and liaison between borrowers and internal departments (Sales, Underwriting, Valuation and Closing).

Analyze business bank statements, financial statements and ratios to conduct credit analyses.

Conduct verification calls with third parties.

Develop financial models to support analysis of loan level and portfolio performance.

Prepare/verify loan documents and mortgage to be executed by the borrower to fund.

Special projects and other duties as assigned.

Requirements

100% English Fluency with exceptional verbal and written communication skills.

Bachelor's Degree (four-year college or technical school) Preferred, Field of Study: Finance, Economics or a related field.

2-4 years' experience as a Processor in a mortgage lending organization (residential or commercial) required.

Exceptional customer service and communication skills.

Ability to prioritize effectively and meet deadlines.

Excellent attention to detail.

Ability to analyze a loan file and determine what is needed/required.

You must have your own computer/laptop - the company does not supply equipment.

Benefits

CONTRACT/CONSULTANCY POSITION

11 US Paid Holidays

Salary DOE

Cross References and Citations:

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