

<b>Job Title:</b>	<b>Business Loan Underwriter</b>	<b>Job Category:</b>	
<b>Department/Group:</b>	IOU Financial Inc.	<b>Job Code/ Req#:</b>	
<b>Location:</b>	Kennesaw, GA	<b>Travel Required:</b>	Never
<b>Level/Salary Range:</b>	Competitive	<b>Position Type:</b>	Full Time
<b>HR Contact:</b>	Rosey Painter / Madeline Wade	<b>Date posted:</b>	12/9/2014
<b>Will Train Applicant(s):</b>	For industry knowledge	<b>Posting Expires:</b>	
<b>Applications Accepted By:</b>			
<b>E-mail:</b> <a href="mailto:rpainter@ioufinancial.com">rpainter@ioufinancial.com</a>		<b>Attention: Human Resources, re: Customer Service / Business Loan Underwriter</b>	
<b>Job Description:</b>			
<p>We are seeking strong professionals with expertise in loan underwriting. We need people with great communication skills who have used those skills to quickly and thoroughly process various types of commercial or consumer loans. You must have a proven track record in delivering outstanding customer service.</p>			
<b>Responsibilities:</b>			
<ul style="list-style-type: none"> <li>• Performs customer verifications contacts by telephone, direct email, computer system access, or letter to check business and owner information.</li> <li>• Assists in the preparation of credit and business information necessary to establish credit limit, including such factors as applicant's company and personal information, 3<sup>rd</sup> party verifications, cash flow and tax return data based on predetermined standards.</li> <li>• Keeps record in file of customer interactions and transactions, records details of inquiries and comments, actions taken and follow up with customers.</li> <li>• Provides assistance inputting data to our web platform, recording information as required, answering telephones, photocopy, faxing, preparing letters, etc.</li> <li>• Assists departmental staff in efficiently and effectively processing the various activities involved in loan processing, customer service and performs such additional duties as might be assigned from time to time.</li> <li>• Works with inside and outside sales team to deliver outstanding customer service assisting customers with technical or product support</li> </ul>			
<b>Qualifications:</b>			
<ul style="list-style-type: none"> <li>• 3+ years of experience working in a professional environment. Experience working as a mortgage, commercial or consumer loan processor with an understanding of financial service products.</li> <li>• Experience working with brokers or wholesale lending a plus.</li> <li>• Thorough knowledge of lending processes and experience with financial institution products and service.</li> <li>• Proficiency in Microsoft Word, Excel, PowerPoint.</li> <li>• Must have excellent interpersonal communication skills and the ability to be cooperative and positive.</li> <li>• Team oriented attitude with aspiration to meet team goals and expectations</li> </ul>			

- Can work well independently and as part of a team.
- Outstanding written and oral communication skills.
- Must like to have fun and be part of and help craft a great team culture and environment.
- A High School Diploma required and an Associate's Degree preferred.

**Preferred Skills:**

- Experience handling various roles and tasks at a time.

**About IOU Financial:**

IOU Financial is a leading online lender specialized in helping small businesses with healthy cash flow. Typical customers include medical and dental practices, grocery and retail stores, restaurant and hotel franchisees and ecommerce companies. IOU Financial provides a unique approach to lending through an advanced, automated application and approval system. This accurately assesses applicants' financial realities, with an emphasis on day-to-day cash flow trends, and makes small business loans of up to \$150,000 to qualified applicants in only 24-48 hours. Speed and transparency make IOU Financial a trusted alternative to banks. IOU Financial operations is based in metro Atlanta, Georgia with headquarters in Montreal, Canada and publicly traded (TSX-V: IOU). For more information, visit <http://IOUFinancial.com>.