

Loan Specialist (Commercial)

Small Business Administration

Office of Capital Access

Open & closing dates

🕒 03/30/2020 to 04/03/2020

Pay scale & grade

GS 12

Service

Excepted

Salary

\$76,721 to \$112,240 per year

In most cases pay is set at the minimum level (GS-12 step 1) and will be set based off locality selected to work in.

Appointment type

Temporary - 1 year

Work schedule

Full-Time

Locations

Many vacancies in the following locations:

Little Rock, AR

Citrus Heights, CA

Fresno, CA

Hazard, KY

Herndon, VA

Relocation expenses reimbursed

No

Telework eligible

Yes as determined by agency policy

This job is open to

**The public**

U.S. citizens, nationals or those who owe allegiance to the U.S.

Clarification from the agency

This is a full time temporary position NTE 1 year which may be extended for an additional year for a maximum of 2 years. This position will support the Federal Government's response efforts to COVID-19. This is an Open Continuous announcement. Applicants will be reviewed as needed starting from the opening date of the announcement. This announcement will be open until all vacancies are filled.

Announcement number

20-181-CS

Control number

564202400

Duties

Summary

This is a bargaining unit position.

This is not a (drug) testing designated position (TDP).

This position is located in the Office of Capital Access in one of the following locations: Citrus Heights, CA; Fresno, CA; Herndon, VA; Little Rock, AR or Hazard, KY. The incumbent serves as a Loan Specialist in one of the Commercial Loan Service Centers or National Guaranty Purchase Center and is responsible for performing servicing, purchase, or liquidation activities.

Responsibilities

This position is being filled in response to the Coronavirus Aid, Relief, and Economic Security Act.

As a Loan Specialist you will perform the following duties:

- Conduct a comprehensive guaranty purchase review of the participant lender's 7(a) loan making, closing, servicing and liquidation activities.
- Gather and review relevant facts and data to ensure maximum recovery to the agency and mitigate harm and loss to the agency.
- Oversee and monitor the participant lender's actions with regard to a variety of liquidation activities to include taking possession, inventorying and protecting collateral; obtaining necessary appraisals; determining the method of disposal and determining when abandonment of collateral is in the best interest of the agency.
- Review and recommend actions as appropriate on participant lender's loan compromise recommendations where settlement for less than the amount is due is in the best interest of the agency.
- Review participant lender's assertion that they have exhausted all liquidation efforts and that the loan is ready to be charged off.

Travel Required

Not required

Supervisory status

No

Promotion Potential

12

Job family (Series)

1165 Loan Specialist

(<https://www.usajobs.gov/Search/?j=1165>).

Requirements

Conditions Of Employment

- You must be a U.S. Citizen
- You must successfully complete a background investigation.

Qualifications

GS-12: One year of specialized experience, equivalent to the GS-11 grade level in the Federal service, obtained in either the private or public sector performing the following types of tasks: liquidate collateral and assets for all types of loans; and provide financial counseling and guidance to customers related to loan payments; and recommend various liquidation actions; and analyze financial statements; and review and recommend action as appropriate on participant lender's loan compromise.

Additional information on the qualification requirements is outlined in the OPM Qualifications Standards Handbook of General Schedule Positions. It is available for your review on OPM's Qualifications web site:

Loan Specialist Series; GS-1165

(<https://www.opm.gov/policy-data-oversight/classification-qualifications/general-schedule-qualification-standards/1100/loan-specialist-series-1165/>)

Experience refers to paid and unpaid experience, including volunteer work done through National Service programs (e.g. Peace Corps, AmeriCorps) and other organizations (e.g., professional; philanthropic; religious; spiritual; community, student, social). Volunteer work helps build critical competencies, knowledge, and skills and can provide valuable training and experience that translates directly to paid employment. You will receive credit for all qualifying experience, including volunteer experience.

All qualification requirements must be met by 11:59 pm (Eastern Time) on 08/31/2020.

Education

Education may not be substituted for experience for this position.

Additional information

SUITABILITY, CLEARANCE & REQUIREMENTS: A background investigation may be required for all new hires. Appointment will be subject to the applicant's successful completion of a background investigation and favorable adjudication. Failure to successfully meet these requirements will be grounds for termination.

Selective Service: If you are a male applicant born after December 31, 1959, you must certify that you have registered with the Selective Service System, or are exempt from having to do so under the Selective Service Law. For additional information visit www.sss.gov (<http://www.sss.gov/>).

Telework may be available. For information on Telework visit: <http://www.telework.gov/> (<http://www.telework.gov/>).

If you work or are expected to work at least 90 consecutive days and 130 hours per month, you will become eligible for health insurance benefits only.

Additional vacancies may be filled from this vacancy announcement if additional vacancies occur within 180 days of the date the certificates were issued.

How You Will Be Evaluated

Applicants meeting basic eligibility requirements will be further evaluated based on the information provided in the Occupational Questionnaire. To preview this questionnaire, click on the following link: <https://apply.usastaffing.gov/ViewQuestionnaire/10782988>

. You will be rated based on your responses to the occupational questionnaire. The occupational questions relate to the following Competencies required to do the work of this position:

- Decision Making
- Economics and Accounting
- Oral Communication
- Problem Solving
- Reasoning

Your application will be evaluated under the Category Rating method based on your responses to the assessment questions. You

will receive a score based on the responses to the assessment questions. If, after reviewing your resume and or supporting documentation, a determination is made that you have inflated your qualifications and or experience your score can and will be adjusted to more accurately reflect your abilities. If you meet basic requirements for the position, your application will be evaluated and placed into one of three categories:

1. Best-Qualified: highly proficient with an overall comprehensive level of knowledge, skills and abilities related to the job based on a complete review of experience, education, and training as described in an applicant's responses to the assessment questions and resume.
2. Well-Qualified: competent in the position with an overall accomplished level of knowledge, skills, and abilities related to the job based on a complete review of experience, training, and education as applicable, as described in an applicant's responses to the assessment questions and resume.
3. Qualified: an overall basic level of knowledge, skills, and abilities related to the job based on a complete review of experience, education, and training, as described in an applicant's responses to the assessment questions and resume.

Candidates eligible for veterans' preference will be placed ahead of other candidates in the appropriate category for which they have been rated. Additionally, preference eligibles who have a compensable service-connected disability of at least 10 percent and who meet Minimum Qualification Requirements will automatically be placed in the Best Qualified Category.

Background checks and security clearance

Security clearance

Other

(<https://www.usajobs.gov/Help/faq/job-announcement/security-clearances/>).

Drug test required

No

Position sensitivity and risk

Moderate Risk (MR)

(<https://www.usajobs.gov/Help/faq/job-announcement/security-clearances/>).

Trust determination process

Suitability/Fitness

(<https://www.usajobs.gov/Help/faq/job-announcement/security-clearances/>).

Required Documents

Failure to submit any of the required documents by the closing date/time of the vacancy will result in your removal from consideration for this position. Please review your application prior to final submission and ensure you have submitted all appropriate documents. Uploading documents to USAJobs does NOT ensure inclusion with your application to our system. You must verify that the documents are in the system with your application prior to final submission.

1. Your Resume - must contain the following information:

- Name, address, telephone number, email address;
 - Supervisor's contact information, if available (indicate if you would prefer to be notified before your supervisor is contacted);
 - Job Title (if Federal Service, provide series and grade; if not in GS plan, provide GS equivalent grade);
 - If qualifying based on related unpaid (e.g. volunteer service) experience, you must provide hours worked per week and beginning/ending dates (mm/dd/yyyy to mm/dd/yyyy);
 - If other than full time you must provide hours worked per week.
 - An integral part of our selection process includes the completion of reference checks. **Please provide the names and telephone numbers of three professional references** (e.g., current and/or former supervisors, college or university professors, managers or coordinators of volunteer activities, etc.) who know your qualifications relative to this position and who we can contact to verify your credentials. Do not list personal friends or relatives.
 - **PLEASE BE CLEAR AND SPECIFIC. WE WILL NOT MAKE ASSUMPTIONS REGARDING YOUR EXPERIENCE.** If your resume/application does not support your questionnaire answers, we will not allow credit for your response(s). Your resume must contain sufficiently detailed information upon which to make a qualification determination. Please ensure that your resume contains specific information such as position titles, beginning and ending dates (mm/dd/yyyy - mm/dd/yyyy) of employment for each position, average number of hours worked per week, and if the position is/was in the Federal government, you should provide the position series and grade level.
 - *Should you submit multiple resumes, only the latest uploaded resume will be reviewed.*
2. A complete Occupational Questionnaire
 3. In addition to the online application (resume and responses to the occupational questionnaire), you are required to submit the

following forms, if applicable. It is the responsibility of the applicant to ensure all documents are legible:

- If you are using education as a substitution for experience (the announcement will state whether this is allowed), or if there is an educational requirement for this position, you must submit a copy of your transcripts (unofficial or official) that clearly describes your qualifying education. If selected, official transcripts will be required;
- If you are claiming Veteran status, you must submit a copy of all required documents to support your claim (including a DD-214 showing character of service)--see [VetGuide](https://www.opm.gov/policy-data-oversight/veterans-employment-initiative/vet-guide/) (<https://www.opm.gov/policy-data-oversight/veterans-employment-initiative/vet-guide/>);
- Veterans who are still in the service may be granted tentative preference on the basis of information contained in their applications, but they must produce a DD-214 (showing the character of service) or other proof of service to receive consideration for veterans' preference. For more information on Veterans' Preference, please visit [FedsHireVets.gov](https://www.fedshirevets.gov/job/veterans.aspx) (<https://www.fedshirevets.gov/job/veterans.aspx>).

If you are relying on your education to meet qualification requirements:

Education must be accredited by an accrediting institution recognized by the U.S. Department of Education in order for it to be credited towards qualifications. Therefore, provide only the attendance and/or degrees from schools accredited by accrediting institutions recognized by the U.S. Department of Education (<http://www.ed.gov/admins/finaid/accred/>).

Failure to provide all of the required information as stated in this vacancy announcement may result in an ineligible rating or may affect the overall rating.

Benefits

A career with the U.S. Government provides employees with a comprehensive benefits package. As a federal employee, you and your family will have access to a range of benefits that are designed to make your federal career very rewarding.

- [Benefits for federal employees](https://www.usa.gov/benefits-for-federal-employees#item-36407) (<https://www.usa.gov/benefits-for-federal-employees#item-36407>)
- [Healthcare insurance](https://www.opm.gov/healthcare-insurance/) (<https://www.opm.gov/healthcare-insurance/>)
- [Pay and leave](https://www.usajobs.gov/Help/working-in-government/pay-and-leave/) (<https://www.usajobs.gov/Help/working-in-government/pay-and-leave/>)

Eligibility for benefits depends on the type of position you hold and whether your position is full-time, part-time, or intermittent. Contact the hiring agency for more information on the specific benefits offered.

How to Apply

Please follow all instructions carefully. Errors or omissions will affect your rating. If, after reviewing your resume and/or supporting documentation, a determination is made that you have inflated your qualifications and/or experience your rating may be adjusted to more accurately reflect your abilities.

Please read the entire announcement and all the instructions before you begin an application. To apply for this position, you must complete the initial online application, to include the initial online assessment and submission of the required documentation specified in the Required Documents section below. The complete application package must be submitted by 11:59 PM (ET) on the closing date of the announcement to receive consideration. The application process is as follows:

1. To begin the application process, click the Apply Online button.
2. Answer the questions presented in the application and attach all necessary supporting documentation.
3. Click the Submit Application button prior to 11:59PM (ET) on the announcement closing date.

To update your application, including supporting documentation, at any time during the announcement open period, return to your [USAJOBS account](https://my.usajobs.gov/Account/Login). (<https://my.usajobs.gov/Account/Login>)

There you will find a record of your application, the application status, and an option to Update Application. This option will no longer be available once the announcement has closed.

To verify the status of your application both during and after the announcement open period, log into your [USAJOBS account](https://www.usajobs.gov/GetJob/PrintPreview/564202400)

(<https://my.usajobs.gov/Account/Login>)

: <https://my.usajobs.gov/Account/Login>. All of your applications will appear on the Welcome page. The application record in your USAJOBS account provides an Additional Application Information page that provides information regarding the documentation you submitted and any correspondence we have sent related to this application. The Application Status will appear along with the date your application was last updated. For information on what each Application Status (<https://www.usajobs.gov/Help/how-to/application/status/>) means, visit: <https://www.usajobs.gov/Help/how-to/application/status/>.

Agency contact information

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US

Learn more about this agency.
(#agency-modal-trigger)

Are you excited by the idea of helping to support \$39 billion in small business financing and setting proper conditions to stimulate America's economic growth? SBA has been a leader in small business development for more than 60 years. In an increasingly globalized economy, we tackle challenges confronted by the small business community across geographic boundaries. Although times have changed since the SBA was founded in 1953, the Agency's mission-to promote the growth of small business-has not. Today, SBA is more vital than ever. We work in collaboration with partner organizations and using cutting-edge technologies and well-tested best practices to multiply our impact on small businesses.

America's 28 million small businesses are the engine of job creation and economic growth in this country, creating nearly two out of every three new jobs in the United States and employing over half the nation's workforce. SBA ensures that these businesses have the tools and resources required to start and expand their operations, and create jobs that support a growing economy and strengthen America's middle class.

The SBA and entrepreneurs drive American competitiveness and help grow the economy. Picture yourself at SBA.

Visit our careers page

Learn more about what it's like to work at Small Business Administration, what the agency does, and about the types of careers this agency offers.

<https://www.sba.gov/about-sba/sba-team/jobs-sba/>
(<https://www.sba.gov/about-sba/sba-team/jobs-sba/>)

Next steps

Once your responses to the occupational questionnaire are received by our system, you will be sent an acknowledgement email stating that your submission was successful. After a review of your complete application is made, you will be notified of your rating and/or referral to the hiring official. If further evaluation or interviews are required you will be contacted. During the evaluation and interview process you may be asked to provide written responses to questions or writing samples. You may track the status of the application process through USAJOBS (<https://www.usajobs.gov/>) and you will be notified of the outcome.

Fair & Transparent

The Federal hiring process is setup to be fair and transparent. Please read the following guidance.

Equal Employment Opportunity Policy

The United States Government does not discriminate in employment on the basis of race, color, religion, sex (including pregnancy and gender identity), national origin, political affiliation, sexual orientation, marital status, disability, genetic information, age, membership in an employee organization, retaliation, parental status, military service, or other non-merit factor.

- [Equal Employment Opportunity \(EEO\) for federal employees & job applicants](https://www.eeoc.gov/federal/fed_employees/index.cfm)
(https://www.eeoc.gov/federal/fed_employees/index.cfm)

Reasonable Accommodation Policy

Federal agencies must provide reasonable accommodation to applicants with disabilities where appropriate. Applicants requiring reasonable accommodation for any part of the application process should follow the instructions in the job opportunity announcement. For any part of the remaining hiring process, applicants should contact the hiring agency directly. Determinations on requests for reasonable accommodation will be made on a case-by-case basis.

A reasonable accommodation is any change to a job, the work environment, or the way things are usually done that enables an individual with a disability to apply for a job, perform job duties or receive equal access to job benefits.

Under the Rehabilitation Act of 1973, federal agencies must provide reasonable accommodations when:

- An applicant with a disability needs an accommodation to have an equal opportunity to apply for a job.
- An employee with a disability needs an accommodation to perform the essential job duties or to gain access to the workplace.
- An employee with a disability needs an accommodation to receive equal access to benefits, such as details, training, and office-sponsored events.

You can request a reasonable accommodation at any time during the application or hiring process or while on the job. Requests are considered on a case-by-case basis.

Learn more about [disability employment and reasonable accommodations](https://www.opm.gov/policy-data-oversight/disability-employment/reasonable-accommodations/)

(<https://www.opm.gov/policy-data-oversight/disability-employment/reasonable-accommodations/>)

or [how to contact an agency](https://www.usajobs.gov/Help/how-to/application/agency/contact/).

(<https://www.usajobs.gov/Help/how-to/application/agency/contact/>)

Legal and regulatory guidance

[Financial suitability](https://www.usajobs.gov/Help/working-in-government/fair-and-transparent/financial-suitability/)

(<https://www.usajobs.gov/Help/working-in-government/fair-and-transparent/financial-suitability/>)

[Privacy Act](https://www.usajobs.gov/Help/working-in-government/fair-and-transparent/privacy-act/)

(<https://www.usajobs.gov/Help/working-in-government/fair-and-transparent/privacy-act/>)

[Selective Service](https://www.usajobs.gov/Help/working-in-government/fair-and-transparent/selective-service/)

(<https://www.usajobs.gov/Help/working-in-government/fair-and-transparent/selective-service/>)

[Social security number request](https://www.usajobs.gov/Help/working-in-government/fair-and-transparent/social-security-number/)

(<https://www.usajobs.gov/Help/working-in-government/fair-and-transparent/social-security-number/>)

[Signature & False statements](https://www.usajobs.gov/Help/working-in-government/fair-and-transparent/signature-false-statements/)

(<https://www.usajobs.gov/Help/working-in-government/fair-and-transparent/signature-false-statements/>)

[New employee probationary period](https://www.usajobs.gov/Help/working-in-government/fair-and-transparent/probationary-period/)

(<https://www.usajobs.gov/Help/working-in-government/fair-and-transparent/probationary-period/>)