



Loan Underwriting & Investment Analyst Intern

This internship position *may* be eligible for credit through your university; please contact us for more information.

Honeybee Financial is a startup in small business and real estate investment lending. We believe in challenging the status quo. Small business owners and real estate investors should focus on the work they do, not loan applications and rate shopping. We're highly skilled at underwriting and placing loans, and we're seeking a passionate and motivated intern to join our team. Our mission is to be a resource to our clients so they can do more of what they do.

We offer competitive alternatives to traditional business lending. We are unique -- a direct lender, approving and funding many loan programs directly -- while we also leverage our robust network of partnerships with other lenders and earn a fee for transactions closed with our affiliates. This allows us to offer a suite of complimentary loan products allowing for unmatched creativity, efficiency, and flexibility for complex situations.

This internship is perfect a recent graduate or current student with an interest in developing strengths in financial analysis. The work completed by the Loan Underwriting & Investment Analyst Intern will be focused on developing an understanding of borrower debt requirements in the fields of small business and real estate. This position will collect and analyze borrower provided documents and assist in underwriting the loan request. Ultimately, loans are placed with either third-party lenders or funded in-house from our network of private investors. This internship position will involve a very diverse set of tasks and will equip the candidate with an understanding of business and real estate financing and the economics of banks, credit unions, private lenders, a private equity.

A significant portion of this position will be working with Vanderburgh House, an organization dedicated to helping folks struggling with addiction to drugs and alcohol. Honeybee Financial has a joint venture with Vanderburgh House to provide advisory and loan placement services for their growing network of facilities. Vanderburgh House is a strong and financially independent organization, unique in the human services field as a completely self-funded organization with no government or health insurance funding.

This position reports to the Loan Administrator and Hunter Foote, Honeybee Financial's founder and Managing Director.

RESPONSIBILITIES

- Assist in collecting data relating to borrowers and financing requests
- Assist in underwriting loan requests to determine risk, ability to repay, and creditworthiness
- Work with our Loan Administrator to package loans for funding from our third-party lenders
- Work with accounting on loan administration, including tracking payments and defaults
- Work with our Vanderburgh House team to underwrite recovery facility financing requests
- Work with banks and credit unions on conventional loan requests
- Work with the Honeybee team to continuously develop a better understanding of products, clients, and process

KNOWLEDGE/SKILLS/EXPERIENCE REQUIREMENTS

- Excellent analytical skills and attention to detail
- Strong verbal and written communication skills
- Desire for a *demanding* work environment with strong growth potential
- Strong English proficiency
- Familiarity with business borrowing and lending