



PART-TIME LOAN PROCESSOR

Reports to: Finance Operations Manager

Time Requirements: 20+ hours per week

Status: Non-Exempt

GENERAL DESCRIPTION:

The Mortgage Loan Origination Associate is responsible for educating and assisting borrowers through the closing process including recertifying income and credit worthiness, preparing all contract, loan, and closing documentation, and coordinating closing logistics

CORE RESPONSIBILITIES: Loan Origination

- Track, collect and analyze income and credit documentation with borrowers to monitor program compliance. Develop financial remediation plans as necessary.
- Provide excellent customer service to future and current homeowners by answering questions and responding to requests about the Closing process.
- Manage the closing schedule for new home closings and repurchases by coordinating cross departmentally to ensure all internal deadlines are met
- Coordinate and communicate each step of the contract and closing process with Home Purchase borrowers, meeting with them as appropriate.
- Prepare all necessary disclosures for each closing through the Loan Origination System, Encompass Keep up-to-date on Encompass software updates and become resident Encompass expert.
- Serve as the liaison between all parties, i.e.: Title company, insurance agent, to prepare all necessary documents for all closings.
- Attend all closings on behalf of Habitat for Humanity of Broward Comply fully with all federal, state and local laws and regulations, including but not limited to the S.A.F.E Act and its registration, renewal, and updating requirements
- Set up all confidential loan files and coordinate with Accounting for all post-closing needs
- Coordinate, train, and schedule volunteers on an as-needed basis

KNOWLEDGE, SKILLS, ABILITIES:

- Advanced in word processing, spreadsheets, and database management
- Ability to quickly learn loan origination software
- Ability to become a licensed Mortgage Loan Originator
- Excellent written and verbal communication skills
- Ability to maintain detailed and accurate correspondence logs.
- Solid foundation of mortgage experience
- Exceptionally organized and detail oriented.

Habitat Broward is an EEO employer: "All qualified applicants will receive consideration of employment without regard to race, color, religion, sex or national origin.

Flexible.

- Knowledge, acceptance and ability to work with diverse populations.
- Ability to communicate with current and future homeowners with compassion and patience.

EDUCATION AND EXPERIENCE:

- 1 to 2 years' experience in loan processing, underwriting or origination preferred
- Familiarity with loan documents is helpful.
- Proficiency in Spanish, French or Arabic is desirable.
- Ability to maintain confidentiality.

PHYSICAL REQUIREMENTS NECESSARY TO PERFORM THIS JOB:

- This position will require sitting at a desk for most of the day and the ability to type.
- Throughout the day, employee will move around the office building to perform various tasks and access files.
- This position requires that the individual be on the telephone and at a computer for extended periods of time.

WORK ENVIRONMENT AND CONDITIONS:

- This position is mostly indoors at the Habitat office.
- The employee should be prepared to travel to the Title Company for all closings; evening work and weekends are required.

Habitat for Humanity of Broward is pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin. Habitat for Humanity of Broward upholds and abides by all Federal Fair Housing and Lending standards.

