

Position Description

NeighborWorks Green Bay

Title: Affordable Housing Lender
Reports to: Chief Operating Officer

Who We Are

NeighborWorks Green Bay is a recognized leader in community development, housing revitalization, and innovative homeownership solutions. Founded as a non-profit in 1982, we partner with residents, local government, and business to deliver a variety of educational and financial programs that promote and preserve homeownership, increase financial capabilities, and strengthen community ties. We engage in real estate development activity including single-family, multifamily, and commercial projects. We are part of a network of more than 245 independent, community-based nonprofits through our affiliation with NeighborWorks America. For more information about what we do, visit us at www.nwgreenbay.org.

Job Summary

Manage loan programs that assist moderate income clients in realizing their dream of home ownership. Understand and carry out our mission in service of the community. Participate as a key contributor in the certification of NeighborWorks Green Bay as a full-service Community Development Financial Institution (CDFI). Perform mortgage loan origination functions including loan applications, loan processing and qualification for loan products offered by NeighborWorks Green Bay and its partners. Assist housing counselors in preparing clients for loan approval. Prepare and close down payment and closing cost assistance loans, maintain files and records, and assist in the design, implementation and delivery of new services including but limited to primary loan products. Manage loan servicing.

I. Principal Duties and Responsibilities

Loan Origination & Servicing

- Originate Down Payment/Closing Cost Assistance and Home Improvement Loans: Prepare documentation, perform loan underwriting, and ensure client eligibility in accordance with established procedures and regulations.
- Coordinate and schedule loan closings. Attend closings when appropriate.
- Coordinate with Loan Processor to follow up on loan payoffs and subordination requests and prepare appropriate documentation.
- Maintain strong partnerships and working relationships with first-mortgage lender partners. Communicate changes and updates to loan programs with partner lenders.

Compliance and Record-Keeping

- Collaborate with Loan Processor to maintain Files and Records: Use both electronic databases (primarily Salesforce) and hardcopy files to manage client data, compliance information, and loan documents.
- Collaborate with Loan Processor to maintain and manage closed loan files and ensure program compliance.
- Prepare and error-check reports: Compile and scrub reports from central database of clients counseled and receiving loans. (Mortgage call reports). Assist with occasional file audits and lead response to compliance requests related to down payment loans.

- Provide monthly production reports including: loans in process, subordination requests, loan payoffs, notices of delinquency, default, or foreclosure.
- Work with leadership to maintain current lending guidelines and policies.
- Populate and review list of potential write-offs. Follow up on those potential write-offs for appropriate disposition and collection as necessary.

Product Promotion and Growth

- Identify and Develop new lending products and services: Collaborate with staff and external partners to create and implement creative lending and grant products to assist customers in qualifying for mortgage loans both deferred and performing.
- Collaborate with lending partners to promote down payment assistance products, share product information and maintain healthy and productive partnerships.
- Manage special projects and research related to housing, homeownership and lending.
- Other duties as assigned.

Competencies

- A proven track record of building and fostering relationships with key stakeholders within the mortgage industry.
- Ability to handle multiple tasks and frequent interruptions.
- Ability to handle stressful situations with calmness and courtesy.
- Basic mathematical skills for income qualification calculations.
- Thorough knowledge of credit, personal financial management and household budgeting, residential lending experience and document preparation experience.
- Excellent written and oral phone communication skills and good listening skills including the ability to follow complex directions.
- Excellent time management skills - efficiently use time saving phone, voice mail, e-mail, and computer tactics.

Required Qualifications

- Two years minimum experience in loan origination and/or processing or a combination of lending and non-profit affordable housing experience
- Licensed (or ability to become licensed) as an NMLS Mortgage Loan Originator (MLO)
- Proficient in the use of computers including use of Microsoft Office software
- High school diploma or equivalent

Preferred Qualifications

- Bilingual in English and Spanish
- College degree in Business Administration, Marketing, Sales or Finance
- Proficient in the use of Salesforce CRM

Physical Requirements - Ability to perform the following activities:

- Lifting up to 10-20 pounds.
- Carrying up to 10-20 pounds.
- Frequent standing and sitting.
- Ability to focus for long period of time on projects.
- Ability to reach, stoop and lift.

- Ability to drive a car.

The above is not to be construed as an exhaustive statement of duties, responsibilities or requirements.

I have read the above position description and understand the duties and responsibilities of the position.

Employee Name (Please Print)

Employee Signature

Date