

HIGHLANDS HOUSING CORPORATION¹

JOB TITLE: Senior Loan Officer
STATUS: Regular/Full-Time Position
DIRECT REPORT: President
FLSA: Exempt-Administrative

Position Summary: The Senior Loan Officer is responsible for creating and inspiring interest in Highlands Housing Corporation's (HHC) homeownership programs within the communities HHC serves. The Senior Loan Officer will lead credit-ready homebuyer households through the homebuying process at a rate that meets the demand for homeownership in HHC's service area and meets HHC's production goals and other programmatic objectives.

Duties and Responsibilities:

1. Marketing HHC's programs to homebuyers throughout HHC's service area, to attract and retain customers.
 - Managing HHC's applicant intake process, ensuring timely customer service
 - Triage applicants based on criteria such as credit-readiness, qualification for various programs, and individual housing needs and interests.
2. Create systems which help applicants repair credit and become educated homeowners.
 - Maintaining relationships with credit counseling and credit repair services such as eHomeAmerica.
 - Providing housing counseling services to customers as needed.
3. Connect homebuyers with financing for their homes, from internal and external sources.
 - Originating loans to Fahe and other conduits for market-rate mortgage finance for programs such as the §502 Guaranteed, VA and FHA.
 - Preparing applications for permanent financing, including §502 Direct loan applications for submission to Rural Development.
 - Move customers as quickly as their circumstances allow, toward their goals.
 - Work with CEO and CFO to determine financing structures for homebuyer projects
4. Help homebuyers navigate the homebuyer process
 - Conducting pre-construction meetings with construction staff and customers, and provide all necessary information in formats which make the information usable
 - Be the primary liaison between HHC and permanent financiers
 - Facilitating loan closings between customers and financiers
5. Maintain mortgage files which comply with all regulatory and programmatic requirements
6. Administrative/Supervisory Duties
 - Manage the efforts of loan processing staff and VISTA members in a way that fosters quality service, builds expertise, and employee satisfaction.

¹ Southern Tier Housing Corporation doing business as Highlands Housing Corporation (HHC)

- Manage staff who implement HHC's Tenant-Based Rental Assistance program
- Work collaboratively with the HHC staff to assist customers, develop and improve HHC's programs, and meet the needs of the communities HHC serves.
- Report periodically on work to HHC's board of directors

Minimum Qualifications

1. NMLS Mortgage Loan Originator license, or capacity to acquire it within 60 days of hire
2. High school diploma or equivalent.
3. Capacity to use case-management and work-flow management tools to effectively manage customers and their individual needs throughout the homebuying process.
4. Capacity to use word processing, spreadsheet, data base, and loan origination software
5. Capacity to organize, lead, and work with customers, colleagues and external partners in variety of settings.
6. Ability to express ideas clearly and concisely; good writing and oral communication skills.
7. Ability to work with minimum supervision.
8. Ability to work with low- and moderate-income households.
9. Willing to work flexible hours
10. Knowledge of the federal and state laws and regulations governing mortgage lending and the provision of housing services.

Preferred Knowledge & Experience:

1. A loan officer or loan processor registered with the Kentucky Department of Financial Institutions
2. Two or more years experience providing mortgage finance to individuals and households
3. Post-high school degree
4. Familiarity with subsidized finance from sources and agencies such as HOME, CDBG, AHP, HUD, USDA/RD & KHC
5. Experience providing or coordinating financial counseling, support services, or social services to individuals and households.
6. Experience preparing for, and conducting or coordinating, mortgage loan closing
7. Knowledge of, and commitment to serving, the communities served by HHC

Advertisement:

Highlands Housing Corporation (HHC) is seeking a Senior Loan Officer with knowledge of residential mortgage origination and processing, to assist the organization in carrying out its housing and community development work in eastern Kentucky. The Senior Loan Office will be based in London, KY. Those interested in applying should submit a resume and cover letter by email at HR@southerntierhousing.org or by mail at PO Box 1738, London, KY 40743. Those interested in reviewing the job description can also request it by email or mail.