



Position: Lending Coordinator

Organizational Background:

Since its incorporation in 1996, THF has assisted over 3,500 first time homebuyers receive over \$25 million in downpayment assistance loans, as well as providing more than \$47 million in financing to assist individuals and organizations purchase, rehabilitate, or construct homes for low and moderate income families. To put these numbers in perspective, THF has lent over \$75 million, which has leveraged over \$400 million in private financing for more than 4,900 units.

Position Summary:

Under the supervision of the Chief Lending Officer, this position will take applications for those loan programs for individuals; to process and close loans to individuals; to track information pertaining to loans closed; to meet yearly loan goals through internal and external marketing efforts; to be the point of contact for information regarding loans to individuals; to prepare reports as required and perform varied administrative support for the agency.

A. DUTIES AND RESPONSIBILITIES

1. Essential Functions

General Activities

- Works under the direction of the Chief Lending Officer to assist in construction of forms and formats for use in programs, informational materials and reports;
- Assists in distributing information to the public and answering calls and requests for program information;
- Prepares information packages; refers clients to appropriate counseling agencies;

Loan Processing

- Coordinates the processing and closing of loans;
- Works with borrowers, lenders, title companies and other related agencies to gather information required for loan evaluation, approval and closing;
- Reviews documents for accuracy;

- Reviews loan applications to determine if applicant and loan meet underwriting guidelines, program eligibility and documentation requirements;
- Makes accurate calculations to analyze loan ratios and fees, determine eligibility and establish loan amounts;
- Enters loan information into computer programs as required to generate loan documents and convey them to closing attorney;

Loan Management

- Follows up to see that all executed documents are received from closing agency and recorded properly;
- Manage subordination requests, compiles and reviews information to make recommendation to Chief Lending Officer on requests
- Maintains loan files as necessary
- Contributes to periodic reports for internal and external use

B. EMPLOYMENT STANDARDS

1. Education and Experience Required

- High school diploma or equivalency, plus four (4) years of experience in administrative work. Experience in working with Microsoft Word, Excel, and database software is required.

2. Knowledge, Skills, and Abilities Required

- Ability to produce multiple accurate documents under time constraints; knowledge of and ability to effectively utilize word-processing, spreadsheet and database programs on a personal computer, ability to evaluate and calculate numbers on loan related documents and reports; ability to maintain efficient record-keeping and reporting systems; ability to communicate effectively both orally and in writing and to use tact and courtesy in dealing with clients and others; ability to establish and maintain effective working relationships; willingness and mental and physical ability to perform the duties involved in this classification.

3. License Required – Valid driver’s license

Qualified applicants may send their resumes to abelcher@thehousingfund.org

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