



JOB DESCRIPTION

Title: Loan Services Specialist	Employment Status: Full-Time
Department: Mortgage Operations	FLSA Status: Exempt
Reports to: Mortgage Operations Manager	Supervises: Volunteers

About Habitat for Humanity of Metro Denver

Habitat for Humanity of Metro Denver is part of a global housing organization that is dedicated to eliminating substandard housing locally and worldwide. We build and sell homes in partnership with low income families and individuals; advocate for fair and just housing policies; and provide training resources to empower low-income families to be self-sustainable. Habitat Metro Denver has served more than 930 local families throughout its 40-year history in Denver and is in the top 10 Habitat affiliates in the United States.

GENERAL DESCRIPTION:

The Loan Services Specialist is responsible for the general servicing of Habitat mortgages.

CORE RESPONSIBILITIES:

Mortgage Servicing

- Set up and maintain confidential loan files
- Maintain mortgages in mortgage servicing software; process monthly payments including ACH withdrawals
- Manage mortgage software updates, renewals, and training for staff or volunteers
- Provide homeowners with annual loan summaries; provide balance statements, delinquency reports and pay offs, as requested
- Work with property management companies on delinquency management to ensure homeowner association dues are paid timely
- Provide homeowners with an annual escrow analysis and ensure homeowners' insurance policies and property taxes are paid when due
- Communicate as necessary and process all legal documents associated with homeowner issues, e.g. pay-offs, releases of deeds, refinances, borrower modifications
- Work with the Director of Family Services to review mortgage policies and procedures and revise and/or create as necessary
- Maintain all federal, state and local compliance including CFPB and RESPA
- Assist with audit preparation as it pertains to mortgage and escrow accounts
- Support the Accounting department with daily mortgage payment reconciliations and month-end mortgage reconciliations
- Create monthly and annual mortgage reports for the Finance and Audit Committee, HFHI, loan investors, banking partners, credit reporting bureaus and internal staff on an as-needed basis
- Manage regular mortgage servicing volunteers including training, auditing completed work, and recruitment
- Ensure homeowner data is kept up-to-date in the database for other departments to access accurate and timely information
- Manage annual loan sale process as it pertains to document uploads and remediation reports
- Manage ongoing communication with all loan investors regarding investor audits, loan data collection, policy requests, etc.
- Other tasks as assigned

Delinquency Prevention

- Mail delinquency notices on a bimonthly basis
- Provide legal advisors with information needed to prepare and send demand letters and foreclosure notices
- Create, document, monitor and report on delinquent accounts and payment plans with the goal of reducing the number of delinquent homeowners
- Present mortgage report on a monthly basis to the Finance and Audit Committee
- Thoroughly document all homeowner correspondence in all forms
- Develop and maintain positive working relationships with *mpowered* and other community organizations which may provide financial education support to delinquent homeowners
- Advise and counsel homeowners on financial matters, such as refinancing options with outside lenders, home equity lines of credit, loss mitigation options with Habitat, etc.
- Coordinate with loan investors on loan swaps when sold loans become delinquent on an as-needed basis
- Other tasks as relevant

KNOWLEDGE, SKILLS, ABILITIES:

- Skillful with Microsoft Office, databases and mortgage servicing software
- Extremely organized and detail-oriented
- Self-starter able to work independently with minimal supervision
- Good written and verbal communication skills
- Ability to respond to challenging personal circumstances and difficult conversations with compassion and patience
- Effective at collecting past due payments
- Strong math/accounting skills
- Knowledge of legal collection practices is desirable
- Problem-solver, driven by efficiency improvements
- Knowledge, acceptance and ability to work with diverse populations
- Able to effectively manage volunteers

EDUCATION, EXPERIENCE:

BA/BS degree is preferred

At least 1 – 2 years' experience in Servicing Director required

1 to 2 years' experience in collections or loan servicing

Familiarity with loan documents

Proficiency in Spanish/Arabic/French is highly 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:

Most work is performed indoors at the Habitat office. For this position, a portion of the job responsibilities may be accomplished remotely. The employee should be prepared to meet with homeowners at their homes when public transportation is not available; evening work is required sometimes to meet the needs of homeowners' work schedules.

Compensation will be commensurate based on experience. The starting range for this position is \$40,500 - \$49,000.

Benefits available include medical, dental and vision insurance options; 401k savings match; Paid Time Off for vacation, sick and holidays; among other options.

Please send resume and cover letter to Richelle Rothman at HRRecruiting@habitatmetrodenver.org for consideration.



Habitat for Humanity of Metro Denver 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 Metro Denver upholds and abides by all Federal Fair Housing and Lending standards