



**JOB DESCRIPTION**

<b>Title:</b> Director of Mortgage Operations	<b>Employment Status:</b> Full-Time
<b>Department:</b> 30A - Mortgage Operations	<b>FLSA Status:</b> Exempt
<b>Reports to:</b> Chief Financial Officer	<b>Supervises:</b> Loan Servicing Manager, Loan Origination Manager

**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 Director of Mortgage Operations has overall responsibility for Habitat’s Mortgage Origination and Servicing operations including portfolio management and loan sales.

**CORE RESPONSIBILITIES:**

- 1) Directs Loan Origination and Loan Servicing tasks:
  - a. Maintain Federal, State, and local compliance of housing/real estate and lending regulations
  - b. Provide excellent customer service to future and current homeowners.
  - c. Ensure proper collection and analysis of income/credit documentation of borrower(s).
  - d. Conduct document preparation and communicate documents and timelines with borrower(s).
  - e. Ensure closing schedule and deadlines are met.
  - f. Ensure functional/productive use of loan origination and loan servicing systems.
  - g. Set up and maintain confidential loan files
  - h. Process monthly payments
  - i. Provide loan summaries, escrow analyses, balance statements, delinquency reports, and pay-offs as requested.
  - j. Assist with quarterly loan sale processes
  - k. Maintain and revise policies and procedures as needed.
  
- 2) Lead and support team members responsible for Loan Origination and Loan Servicing.
  - a. Coordinate training and support to insure the credit union staff have comfortable knowledge and sufficient competency in dealing with business products and services
  - b. Be a resource to staff and management for questions relating to business accounts and actively resolve problems as they arise.
  - c. Supervise, motivate, and develop staff within the latitude of established company policies
  - d. Act as an advisor to subordinates to meet schedules and/or resolve technical problems
  - e. Monitor Servicer performance and compliance with terms of business; resolve errors with Servicer by deadline and within requested standards of customer service
  - f. Coordinate the activities of the mortgage operations.

- g. Make recommendations for changes to policies and establishes procedures that affect immediate organization's operation
  - h. Support audit for loan servicing software accounts and resolve discrepancies with loan servicing software
  - i. Monitor loan servicing software reporting, cash flow and credit risk mitigation
- 3) Planning and Leadership
- a. Participates in preparation and implementation of services strategies and budget that is consistent with the overall strategic plan and budget for the business.
  - b. Oversee and evaluate business services products (including educational/support products) and procedures and make recommendations for changes as well as new products.
  - c. Prepare reports and performs analysis as needed on the business services program. Monitor and report progress toward achieving the goals applicable to the business plan
  - d. Serve as the primary resource to members and staff regarding business services products and requests including opening and servicing business deposit accounts
  - e. Coordinate (and perform) day-to-day business services activities in order to meet business plan objectives within the constraints of policy, procedures, and regulations. Works cross-functionally with deposit, loan, and technology services staff to best serve the member.
  - f. Analyze and resolve complex issues and create operational processes to support risk transfer goals and objectives, handle priority clients (Mega Servicers), or requests for waivers from established procedures
  - g. Receive assignments in the form of objectives and determines how to use resources to meet schedules and goals
  - h. Develop and administer schedules, performance requirements and reviews, and department budget
  - i. Act as liaison to other departments (e.g. audit, legal, accounting, tax, marketing etc.) as required
  - j. Coordinate and participate with Family Services in outreach to qualified low- income borrowers.

**KNOWLEDGE & SKILLS:**

- Mortgage servicing, affordable housing, or origination compliance experience required
- Thorough understanding of Fair Housing, ECOA, and other pertinent regulations governing housing and real estate
- Must have or be willing to obtain NMLS loan origination license
- Experience with Servicing Director or Encompass a plus
- Diplomatic in delicate situations with volunteers, staff, families, or other stakeholders
- Proficient with Microsoft Office, databases, mortgage servicing software and ability to learn as needs of the job and available technology evolves.
- Strong math/accounting skills
- Exceptional organizational skills
- Excellent oral and written communication skills
- Excellent interpersonal skills with diverse types of people
- 5 or more years of experience of increasing responsibility in an applicable setting such as loan

services, affordable housing, real estate, and/or nonprofit management.

- 3 years of experience managing staff or other applicable management experience
- Able to adapt to a dynamic environment with unexpected changes to priorities
- Bilingual (English and Spanish/Arabic/French), though not required, is preferred
- Ability to manage multiple projects simultaneously
- Ability to independently seek solutions, but also work well with a group

**EDUCATION, EXPERIENCE, LICENCE & CERTIFICATION:**

- BA/BS strongly preferred
- 5 or more years of experience of increasing responsibility in an applicable setting such as loan services, loan origination, affordable housing, and/or real estate
- 3 years of experience managing staff or other applicable management experience
- Thorough understanding of Fair Housing, ECOA, and other pertinent regulations governing housing and real estate
- Must possess a valid Colorado driver license and maintain a driving record in accordance with the Employee Handbook

**WORK ENVIRONMENT AND CONDITIONS, PHYSICAL REQUIREMENTS NECESSARY TO PERFORM THIS JOB:**

- Most work done indoors in an office or meeting setting
- Ability to work at a computer for extended periods of time
- Some evening and weekend hours required for position responsibilities

Compensation will be commensurate based on experience. The starting range for this position is \$60,900 - \$76,400/year.

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

Please send resume and cover letter to Richelle Rothman at [HRRecruiting@habitatmetrodenver.org](mailto: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