JOB DESCRIPTION

Title: Loan Processor
Employment Status: Full-time

Department: Mortgage Operations
FLSA Status: Non-Exempt

Reports to: Senior Loan Originator
Supervises: n/a

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 construct, rehabilitate and preserve affordable houses; 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:
Affordable Mortgage Solutions, LLC is currently experiencing rapid growth. We are interested in expanding our capacity to provide mortgage loans to home buyers, and we are looking for an experienced Loan Processor to join our team. This position will be responsible for supporting the mortgage origination role, which includes providing detailed support on all mortgages originated to borrowers, ensuring that the proper documentation is prepared, files are organized, and reporting is accurate. Support the operations of Affordable Mortgage Solutions, LLC, a subsidiary of Habitat for Humanity of Metro Denver, an organization making it possible for low- and moderate-income renters to become homeowners through purchase of a Habitat-built home. This position will be an integral part of ensuring effective and efficient delivery of our affordable mortgage loan.

CORE RESPONSIBILITIES:
• Review the loan application after the family has completed their Sweat Equity hours and work with borrower to gather appropriate documentation.
• Process Recertification Documents and forward to Loan Originator for underwriting.
• Verify that underwriting conditions have been received and follow-up as needed.
• Ensure homebuyers have established a homeowner’s insurance policy.
• Input application data into applicable databases.
• When necessary, communicate and coordinate with third party partners.
• Responsible for appraisals once received, save to borrower folder and save to internal folders once received.
• Prepare acknowledgement of receipt of appraisal, send to the applicant and verify receipt of signed document.
• Other duties as needed and/or assigned.

PREFERRED EDUCATION, EXPERIENCE:
• High school diploma or GED with additional consideration for further education in finance, business, accounting, or real estate.
• Recent experience with lending, compliance, and processing. Strong preference for 1+ years of experience in the mortgage industry.
• Experience preparing and managing mortgage loan files, ensuring file quality and completeness.
• Experience working with low- and moderate-income homebuyers in a mortgage lending, banking, nonprofit, community-based lending, or CDFI (Community Development Financial Institution) setting.
Experience with Encompass

Knowledge, Skills, Abilities, and Competencies

- **Attention to Detail** – Possess a thorough and a detail-oriented approach to work. Demonstrated ability to meet deadlines with a high level of accuracy.

- **Business Acumen** – Demonstrate a good working knowledge of mortgage lending, loan servicing, banking, community-based lending, or CDFI setting that leads to effective, successful, and positive financial outcomes. Previous experience with the Habitat for Humanity organization, mission, and its borrowers a plus.

- **Communication** – Effective communication skills, with the ability to write professional documents. Able to communicate concepts clearly and effectively.

- **Continuous Learning** – Make ongoing adjustments, based on ongoing feedback. Maintain working knowledge of industry standards.

- **Diversity and Inclusion** – Ability to work with individuals from various cultural, religious, and language backgrounds and with interpreters. Comfortable working with multi-lingual clients and/or those with limited English language proficiency. Ability to demonstrate strong customer service especially in working with low- and moderate-income individuals and families.

- **Initiative** – Self-motivated, able to work independently, and capable of proactively and creatively initiating and completing tasks with minimal supervision.

- **Interpersonal Skills** – Possess a welcoming and friendly disposition. Approachable with a diverse group of clients with tact and compassion. Ability to develop and maintain effective relationships with others. Able to interact with a variety of people, personalities, lifestyles, cultures, and backgrounds.

- **Teamwork** – Work as an effective and proactive team-player. High level of integrity, confidentiality, and emotional intelligence.

- **Technology** – Proficient in Microsoft Office Suite. Advanced skills in Excel, and/or databases. Savvy and comfortable with various software programs.

**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.
- Able to lift and carry when necessary

**HOURS OF WORK:**

- Core business hours are Monday-Friday between 8:30 a.m.-5:00 p.m. Flexibility provided.
- Regularly scheduled to work 40 hours per week. Hours may vary based on organizational and departmental needs.
- Position requires some evening and weekend work. Daytime hours may be adjusted to maintain a 40-hour workweek.

The starting range for this position is **$31,000-$35,000**. Pay will be commiserate with experience. Benefits include health, dental and vision insurance options; a 401k savings match; paid time off for vacation, sick and holidays; and more.

**TO APPLY FOR THIS POSITION:**
Please send resume and cover letter to HRRecruiting@habitatmetrodenver.org.
Habitat for Humanity of Metro Denver is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability or veteran status.