



JOB DESCRIPTION
UTICA NEIGHBORHOOD HOUSING SERVICE, INC.
INTAKE & LOAN SPECIALIST

MISSION

The mission of the HomeOwnershipCenter is the revitalization and growth of neighborhoods.

JOB SUMMARY

The Intake & Loan Specialist is responsible for collecting all required documents and approving/processing all applications from intake to funding. This position is supervised by the Homeownership Center Manager.

SUMMARY OF ESSENTIAL JOB FUNCTIONS

- Collect documentation for all applications, determine what is needed and gather all required client documentation
- Perform loan intake which includes collecting and updating customer documents, sending follow-up emails and making proactive customer calls when necessary.
- Meet and explain application information with customers when needed
- Review application and loan documentation for accuracy
- Be persistent in follow-up with applicants
- Securely maintain electronic and paper files
- Maintain and process loan files in accordance and adherence to federal, state, local and program policies and procedures.
- Calculate Income and Debt ratios according to applicable guidelines.
- Prepare customer application/loan files for Loan Committee and generate approval and denial letters to clients.
- Prepares all documents necessary for loan closings
- Schedule and complete customer loan closings
- Conducts file close out including, but not limited to: closing services in Salesforce, reviewing, binding and filing complete and compliant project files, filing liens with county and conduct occupancy monitoring.
- Stay up to date on the rules and regulations of the funding programs used by HomeOwnershipCenter
- Assists CEO in assessing potential projects, submitting reports or any other information as required
- Provides telephone assistance, as necessary
- Prepares monthly reports and other information, as required
- Travel to attend training and development seminar
- Attends weekly staff meeting
- Any other duties as assigned by HOC Manager or CEO

SKILLS/ABILITY TO

- Demonstrate planning and organizational skills, including the ability to anticipate tasks, set priorities, meet deadlines, and function smoothly under strict deadlines and shifting priorities
- Professional demeanor with excellent interpersonal, written and verbal communication skills.
- Thorough knowledge of HOC programs/grants.
- Strong organization, time management and attention to detail skills
- Ability to navigate/utilize Salesforce CRM system.
- Working knowledge of computers and their applications, must be proficient in Microsoft Office Suite including Excel, Word, and Outlook

- Strong written and oral communication skills
- Proactive and self-motivated, dedicated commitment to the goals of the organization
- Ability to communicate with diverse populations
- Communicate/work in cooperation with in-house staff
- Deal tactfully and effectively with customers
- Work without direct supervision, with exceptional time management and organizational skills

QUALIFICATIONS

Prefer Associates Degree in Finance, Human Services or business with 1 year of experience in banking/loan underwriting or related field, or high school diploma & 2 years of experience in mortgage/loan processing.

TRAINING/CERTIFICATION EXPECTATIONS:

Paid training will be provided

HO103 Lending Basics for Homeownership Counselors

HO105 Compliance with State and Federal Regulation

Complete Notary

SCHEDULE

This is a full-time position, 38 hours per week Monday through Thursday, however the candidate must be available to work flexible hours (occasional evenings and Saturdays) to accommodate the needs of customers/contractors. The candidate may be required to travel nationally to attend paid trainings and obtain/maintain certifications

Please submit your cover letter and resume via email to DSmith@unhs.org; or by mail to HomeOwnershipCenter, Attn: Danielle Smith, 1611 Genesee Street, Utica, NY 13501.

IS AN EQUAL OPPORTUNITY EMPLOYER THAT DOES NOT DISCRIMINATE ON THE BASIS OF AGE, GENDER, RACE, NATIONAL ORIGIN, PHYSICAL DISABILITY, GENETIC INFORMATION, RELIGION OR SEXUAL ORIENTATION