



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

Organization: Utica Neighborhood Housing Service, Inc. DBA HomeOwnershipCenter (HOC)

Location: Utica, NY

Salary + Benefits + Perks

- 4-day work week with 3-day weekends
- Starting salary range: \$37,500-\$40,000
- Paid training
- Exceptional health insurance
- Excellent Vacation time, personal time, and sick leave
- Generous retirement plan with a pension

Schedule: Full-time (38 hours per week) Monday through Thursday, with flexibility for occasional evenings and Saturdays. National travel for paid training and certifications may be required.

About Us: Utica Neighborhood Housing Service, Inc. is a nonprofit organization established in 1979, serving Oneida, Herkimer, Madison, Otsego, Fulton, and Montgomery Counties. Our mission is the revitalization and growth of neighborhoods.

Job Description: We are seeking a detail-oriented and organized individual to join our team as an Intake & Loan Specialist. This position plays a crucial role in assisting clients with their loan applications and ensuring all necessary documentation is collected and processed accurately. This is an excellent opportunity for someone with experience in loan processing and financial services to contribute to our growing organization. This role operates under the supervision of the Homeownership Center Supervisor.

Skills for Success:

- **Organizational and Planning Skills:** Proven ability to anticipate tasks, prioritize effectively, and consistently meet deadlines.
- **Communication Skills:** Demonstrated professionalism with strong interpersonal, written, and verbal communication abilities.
- **Technical Proficiency:** Advanced proficiency in Microsoft Suite, data entry, and CRM software.
- **Detail-Oriented:** Exceptional attention to detail and accuracy coupled with strong problem-solving and analytical skills.
- **Adaptability:** Able to function seamlessly under strict deadlines and adapt to shifting priorities with ease.

Responsibilities:

1. Loan Intake & Processing:

- Perform loan intake which includes collecting and updating customer documents.
- Review applications and supporting documentation for completeness and accuracy.
- Calculate income and debt ratios according to applicable guidelines.
- Maintain and process loan files in compliance with federal, state, and local regulations.

2. Customer Communication:

- Send follow-up emails and make proactive calls to customers.
- Assist customers with program applications through intake appointments.
- Generate approval and denial letters, and schedule loan/grant closings.

3. Prepare applications/loan files for approval & closing

- Prepares all documents necessary for loan closings
- Schedule and conduct customer loan closings

4. Other Duties

- Conduct file closeouts, including closing services in Salesforce and filing complete project files.





- Ensure compliance by filing liens with the county and conducting occupancy monitoring.
- Stay updated on funding program rules and regulations.
- Provide front desk coverage and telephone assistance as needed.
- Prepare monthly reports and other required information.

Qualifications:

- Associate 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 loan processing or financial field

Training: Paid training will be provided

- HO103 Lending Basics for Homeownership Counselors
- HO105 Compliance with State and Federal Regulations
- Complete Notary

How to Apply: Submit a detailed cover letter and resume to Danielle Smith via email at dsmith@unhs.org or by mail to HomeOwnershipCenter, Attn Danielle Smith, 1611 Genesee Street, Utica, NY 13501. Deadline to apply is April 16th, 2024.

Equal Opportunity Employer: Utica Neighborhood Housing Service, Inc. 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.