



JOB DESCRIPTION

www.habitatmetrodenver.org

Title: Loan Processor	Employment Status: Full-time
Department: Mortgage Operations	FLSA Status: Non-Exempt
Reports to: Mortgage Operations Manager	Supervises: Volunteers

Who You Are:

You're someone who people can rely on and you're always there when they need a helping hand. You take great pride and ownership in your work and enjoy seeing processes through to completion. Organizing, troubleshooting, and data-entering information is right in your wheelhouse. You love challenges, have no fear pivoting when required, and enjoy managing multiple projects in various stages. People often comment how calm, precise, and organized you are. You're looking for a new position where you can make a difference in your life, the lives of others, and the world. In return, you seek an organization that appreciates your individuality and supports you as a member of a diverse and talented team. You know in your heart it's time to find an opportunity to be part of something larger; more impactful. If this sounds like you, please allow us to introduce ourselves.

Who We Are:

Habitat for Humanity of Metro Denver (Habitat Metro Denver) is part of a global, nonprofit housing organization that seeks to bring people together to build homes, communities, and hope. Habitat for Humanity was founded on the conviction that everyone needs an affordable, healthy, and stable place to live in dignity and safety, and that affordable housing should be a matter of conscience and action for all. To achieve our vision of a world where everyone has a decent place to live, Habitat Metro Denver builds, renovates and sells homes in partnership with low- and moderate-income families. Habitat Metro Denver is also an advocate for policies that create and preserve affordable housing. We work in neighborhoods across five counties in Metro Denver to not only build, renovate and sell new homes, but also to do critical home repairs to help families stay in their homes longer. Throughout our 43-year history, Habitat Metro Denver has served more than 2,500 households and is the 8th largest producer in the Habitat U.S. network.

How We Succeed Together:

Habitat Metro Denver's **Cultural Blueprint** highlights the specific behaviors and mindsets that support our core values and guide day-to-day decisions, behaviors, and interactions of every person within our organization.



Solid Foundations - Our mission is at the heart of everything we do. We are passionate about our work, our teams, and our relationships.

Innovative Design - We are curious. We embrace change. We take risks and initiative to address a complex social issue – housing. We exemplify grit and determination in our relentless pursuit to ensure everyone has a safe and affordable place to call home.

Open Doors - We welcome everyone. We aspire to be an inclusive organization that celebrates one humanity – where equity, diversity and inclusion are at the core of every facet of our work.

Clear Windows - We approach everyone with kindness, clarity, and transparency. We champion authenticity, illuminate our strengths, and hold ourselves and others accountable.

Supportive Structures - We have each other's backs. We collaborate. Becoming better at what we do takes all of us. By building homes and life-changing careers, we make a transformational difference in our lives and the lives of others.

GENERAL DESCRIPTION:

Habitat Metro Denver's Loan Processor will successfully work within our mortgage lending and homeowner services teams by providing the highest level of attention to detail and customer service for our homeowner partners in the Denver metro community.

The following reflects the organization's definition of essential functions for the job but does not restrict the tasks that may be assigned. Reasonable accommodations may be made to enable individuals with disabilities to perform essential job functions.

CORE RESPONSIBILITIES

- Verify that underwriting conditions have been received and follow-up as needed.
- Input application data into applicable databases.
- When necessary, communicate and coordinate with third party partners.
- Prepare acknowledgement of receipt of appraisal, send to the applicant, and verify receipt of signed document.
- Performs income re-certifications and forwards to Loan Originator for underwriting.
- Collects all required documentation for the loan package.
- Ensures that loan approvals fall within the established lending guidelines.
- Ensure homebuyers have established a homeowner's insurance policy.
- Follow-up with clients to verify important information.
- Works with applicants to obtain clarification on various banking transactions.
- Acts as a liaison between customers and underwriting to assist qualified applicants to obtain a loan.
- Creates and maintains loan files, both physical and electronic.
- Satisfy all underwriting conditions established by Mortgage Loan Originator and Government Grant Dept.
- Acts as a point of contact for answering phone and email inquiries regarding files that are in income recertification.
- Orders and examines credit reports.
- Follows all mortgage-related policies and procedures.
- Meets with applicants as needed for one-on-one budget counseling or connects them with a financial coach.
- Prepares income Remediation Plan when necessary.
- Provides support to our Servicing team on an as-needed basis.
- May supervise volunteers who are assisting the department.
- Other duties as needed and/or assigned.

EXPERIENCE

- Experience (work, volunteer, and/or education) to demonstrate an understanding of finance, business, accounting, and/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

- A strong belief in Habitat's mission and a desire to engage others in the organization's work.
- Excellent verbal and written communication skills as well as, good analytical and math skills.
- Able to communicate clearly and professionally with diverse audiences of homeowners, volunteers, real estate professionals, and co-workers.
- Excellent organizational skills and attention to detail.
- Proficient in Microsoft Office Suite and CRM Databases.
- Ability to coordinate and manage multiple timelines and deadlines at once.
- Ability to maintain a pipeline of at least ten files per month.
- Basic understanding of clerical procedures and systems such as recordkeeping and filing.
- Knowledge of and adherence to Federal Fair Housing and Lending and Right to Financial Privacy Acts.
- Ability to seek solutions independently and work well in a collaborative team environment.
- Experience working with people from diverse racial, ethnic, and socioeconomic backgrounds is preferred.
- Proficient with Microsoft Office Suite, virtual meeting platforms, space reservation platforms and CRM databases.
- Ability to maintain confidentiality.
- Fluency in spoken and written Spanish, Arabic or French preferred.

PHYSICAL REQUIREMENTS NECESSARY TO PERFORM THIS JOB

- Ability to work at a computer for extended periods of time.
- Ability to talk on the telephone for extended periods of time.
- Able to lift and carry up to 25 pounds when necessary.
- Ability to travel to and from meetings and appointments in locations and times when public transportation is unavailable.
- **Proof of COVID-19 vaccination is required for employment.** *Habitat for Humanity of Metro Denver requires employees to be fully vaccinated against COVID-19, where allowable under the law, unless they are approved for a reasonable accommodation based on disability, medical condition, or religious belief that prevents them from being vaccinated.*

WORK ENVIRONMENT AND CONDITIONS

- Most work done indoors in an office or meeting setting.
- The employee should be prepared to meet with homeowners; evening and weekend work is required.
- Hybrid work model (minimum 2 days/week at a Habitat location, with ability to work from home the other days).
- Shared office environment with ability to work remotely.
- Valid driver's license and ability to be insured under the company's insurance policy is prerequisite; driving is required. A Motor Vehicle Report (MVR) will be run for insurance purposes.

The Starting Hourly Pay Range for this position is expected to be \$18.00 - \$22.20 / hour with consideration given for applicable education and/or experience above the minimum requirements.

Benefits available include medical, dental and vision insurance options; 401k savings match; paid Life Insurance and AD&D policy; Short and Long-Term Disability Insurance; Paid Time Off for vacation, sick, holidays, floating holidays, Healthy Families Workplace Act (HFWA) Leave; Parental Leave and paid time to volunteer.

Please apply through the following Link:

<https://www.paycomonline.net/v4/ats/web.php/jobs/ViewJobDetails?job=17318&clientkey=9F05EDCA5A4F338D08503989FA9B94C0>



At Habitat for Humanity of Metro Denver, we value diversity and strive to ensure that our practices and policies are equitable and inclusive. We do not tolerate harassment or discrimination of any kind. We are committed to complying with all federal, state, and local laws providing equal employment opportunities, and all other employment laws and regulations. It is our intent to maintain a work environment that is free of harassment, discrimination, or retaliation because of age (40 and older), sex, sexual orientation (including transgender status and gender identity or expression), pregnancy (including childbirth, lactation, and related medical conditions), marital status, race, national origin (including ancestry), disability, creed, religion, genetic information, HIV status, military or veteran status, or any other status protected by federal, state, or local laws. Habitat Metro Denver is dedicated to the fulfillment of this policy in all aspects of employment, including but not limited to recruiting, hiring, placement, transfer, training, promotion, rates of pay, and other compensation, dismissal, and all other terms, conditions, and privileges of employment.