



**POSITION DESCRIPTION**  
[www.habitatmetrodenver.org](http://www.habitatmetrodenver.org)

<b>Title:</b> Loan Origination Specialist	<b>Employment Status:</b> Full-time
<b>Department:</b> AMS	<b>FLSA Status:</b> Exempt
<b>Reports to:</b> Director of Mortgage Operations	<b>Supervises:</b> Volunteers

Feb 2024

**Who You Are:**

You are someone who people can rely on, and you are always there when they need a helping hand. You like variety in your work and seeking unique challenges every day. You're a "people person" who connects on a personal level and can ease tension; but takes your role and responsibilities very seriously. You are 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. People often comment on how you are honest, detail oriented, extremely organized, and remain calm under pressure. You know in your heart it is 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. Our organization also works with existing low-income homeowners in more than 2,500 households. 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 one of the top ten producers in the Habitat U.S. network nationwide.

**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:**

The Loan Origination Specialist is responsible for educating and assisting borrowers through the closing process including recertifying income and credit worthiness, preparing all loan disclosures, closing documentation, and coordinating closing logistics.

*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:**

- Uphold Habitat Metro Denver's commitment to Affirmatively Furthering Fair Housing, the Fair Housing Act, Equal Credit Opportunity Act and Habitat Metro Denver's Inclusivity goals.
- Track, collect and analyze income and credit documentation with borrowers to monitor program compliance. Develop financial remediation plans as necessary.
- Order verifications of employment.
- Collaborate in facilitating loan documentation for loan sales. Provide excellent customer service to future and current homeowners by answering questions and responding to requests about the closing process.
- Manage the closing schedule for new home closings and repurchases by coordinating cross-departmentally and working collaboratively with the construction department to ensure all internal deadlines are met.
- Coordinate and communicate each step of the contract and closing process with applicants, meeting with them as appropriate.
- Prepare all necessary disclosures for each closing through the Loan Origination System; Encompass.
- Keep up-to-date on Encompass software updates and become resident Encompass expert.
- Manage relationships to ensure on-time deliverables and serve as the liaison between all parties, i.e.: title company, insurance agent, internal departments to prepare all necessary documents for all closings.
- Attend all closings on behalf of Habitat for Humanity of Metro Denver.
- Comply fully with all federal, state and local laws and regulations, including but not limited to the S.A.F.E Act and its registration, renewal, and updating requirements.
- Set up all confidential loan files and coordinate with the accounting department for all post-closing needs.
- Coordinate, train, and schedule volunteers on an as-needed basis.
- Demonstrate energy and passion for Habitat's mission and Cultural Blueprint values in all aspects of the position.

### **KNOWLEDGE, SKILLS, & ABILITIES:**

- Advanced skills in word processing, spreadsheets, and database management.
- Experience with, or the ability to quickly learn, loan origination software Encompass by EllieMae.
- Excellent written and verbal communication skills.
- Strong research skills.
- Ability to maintain detailed and accurate correspondence logs.
- Solid foundation of mortgage experience.
- Ability to manage multiple projects simultaneously to meet tight deadlines.
- Ability to identify patterns, anticipate challenges and proactively develop solutions.
- Exceptionally organized and detail oriented.
- Excellent interpersonal skills with diverse people and populations.
- Highly skilled at identifying and correcting mistakes, missing, or erroneous information in documents.
- Ability to communicate with current and future homeowners with compassion and patience.

### **EXPERIENCE:**

- 1 to 2 years' experience in loan processing, underwriting or origination.
- Possessing and maintaining a valid Colorado Mortgage Loan Origination license is mandatory for this position. *(Applicants who don't currently possess the license may be considered with a pre-defined timeframe to obtain the license as part of the position acceptance. The ability to pass CBI and NMLS background checks are a prerequisite for the exams.)*
- Experience in a client facing customer service role.
- Familiarity with loan documents.
- Fluency in spoken and written Spanish is preferred. French or Arabic is desirable.
- Ability to maintain confidentiality.
- A related degree (Real Estate, Business, Finance) could be helpful in this role.

### **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 up to 25 pounds when necessary.
- A valid driver's license and ability to be insured under the company's insurance policy is a prerequisite. A Motor Vehicle Report (MVR) will be run for insurance purposes.
- Ability to travel to and from meetings and appointments in locations and times when public transportation is unavailable.
- Hybrid work model (minimum 2 days/week at a Habitat location, with ability to work from home the other days) Being a customer facing role, it is not uncommon to be in the office additional days as required. *During the first 6-9 months of employment additional days in the office will be required to build critical interpersonal connections and strengthen the communications team's vision, strategy, and cohesiveness.*
- Habitat's office where this position will report to is currently located at 7535 E Hampden Ave #600, Denver, CO 80231 and is relocating to 430 S Navajo St, Denver, CO 80223 at the end of 2024.

**The expected starting annual salary range for this position is \$50,000 - \$60,000**, with consideration given for applicable education and experience above the minimum requirements. The full annual salary range for this position is \$48,600 - \$65,100.

**Benefits** include medical, dental and vision insurance options; 401k with employer match; Paid time off for vacation, sick, holidays, floating holidays; and parental leave; short and long-term disability; Healthy Families and Workplaces Act (HFWA) Leave; Paid Parental Leave (PFML); and paid time to volunteer.

**Please apply by copying and pasting the following link in your browser:**

<https://www.paycomonline.net/v4/ats/web.php/jobs/ViewJobDetails?job=65882&clientkey=9F05EDCA5A4F338D08503989FA9B94C0>

**Or visit our Careers Page:**

<https://habitatmetrodenver.org/about/careers/>



*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.*