

Title: Post-Closing Loan Specialist	Employment Status: Full-Time
Department: Affordable Mortgage Solutions, LLC (AMS).	FLSA Status: Determined by the starting salary based on applicable state minimum for exempt status.
Reports to: AMS Management	Supervises: Volunteers

OCT 2025

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, builds trust, but also holds people accountable. You're also great at looking for solutions and opportunities others may not see. 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 organized, direct and assertive, detail oriented, personable, 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. 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. Since being founded in 1979, 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 Post-Closing Loan Specialist is responsible for administering post-closing documentation in preparation for loan sale. They also act as a liaison between the servicing vendor and Affordable Mortgage Solutions, LLC (AMS). In addition, this role is a critical “lifeline” that assists our homeowner partners who are struggling with payment delinquency and risk of foreclosure. It requires the highest level of customer service, relationship building, organizational skills, and critical thinking backed by a strong belief in affordable housing and Habitat’s mission.

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:

Loan Portfolio Management

- Manage the servicing vendor relationship by hosting regular calls, facilitating meeting agendas, and follow through with the resolutions of post-closing issues while leveraging their technological advantage.
- Collaborate directly with the servicing vendor's Loss Mitigation Department to strategize on curing delinquent accounts and monitor progress.
- Communicate with stakeholders as necessary and process all legal documents associated with post-closing issues (e.g., pay-offs, releases of deeds, refinances, repayment plans, and loan modifications).
- Ensure that communications and internal decisions regarding homeowners are properly documented in the CRM and shared with the loan servicer.
- Manage ongoing communication with all loan investors regarding investor audits, loan data collection, policy requests, etc.
- Collaborate and coordinate with legal counsel to aid in the process of foreclosures, bankruptcies, and protect AMS' first lien position in the event of an HOA foreclosure.
- Ensure the servicing vendor meets contractual obligations, performance standards, and compliance requirements by monitoring activities, addressing issues, and maintaining effective communication on behalf of Habitat for Humanity of Metro Denver.
- Oversee and coordinate volunteer efforts to ensure hard copies of recorded documents are received and properly filed.

Delinquency Prevention

- Facilitate written and verbal introductions with new homeowners, serving as the primary point of contact between the homeowners, the servicing vendor, and Habitat for Humanity of Metro Denver (HFHMD).
- Schedule in-person and virtual meetings with homeowners to discuss delinquencies, offer resources, and provide remediation plans.
- Research and seek outside foreclosure prevention programs and assist at-risk homeowners with accessing resources.
- Serve as liaison between property management companies, homeowners, servicing vendor, legal counsel, and leadership to resolve Homeowners Associations (HOA) delinquencies.
- Work with AMS management to review mortgage servicing-related policies and procedures, revising and/or creating as necessary.
- Supply legal advisors with the necessary information for demand letters and foreclosure notices.

Data Analytics & Reporting

- Analyze payment histories and review daily servicing reports to identify irregularities. Collaborate with the servicing vendor to rectify errors.
- Serve as the main point of contact for data reporting on portfolio performance; ensure meaningful reporting is provided to AMS management promptly.
- Collect necessary data to onboard new loans as they close, ensuring the process is completed before the first payment is due.
- Stay current on delinquency levels for AMS' portfolio, identify trends and ways to mitigate and reduce delinquencies over time.
- Prepare monthly mortgage reports for the Finance and Audit Committee and present data when needed.
- Create monthly and annual mortgage reports for the Finance and Audit Committee, Habitat for Humanity International, loan investors, Nationwide Mortgage Licensing System (NMLS), banking partners, and internal stakeholders on an as-needed basis.

Loan Sales

- Ensure Loan Sale files are created, complete, and correct by given deadlines; collaborate with title company to rectify errors in lending documents when necessary.
- Develop checklists outlining necessary documentation for loan sales according to the needs of each investor.
- Satisfy requests from purchasing investors by coordinating with buyers to execute additional documentation, as needed.
- Oversee the loan sale process, managing document uploads and remediation reports in coordination with Senior Management.
- Coordinate with loan investors on loan swaps when sold loans become delinquent on an as-needed basis.
- Manage and track the inventory of post-closing documentation to ensure all loan sale documents are accurately accounted for.

Stewardship Support

- Assist the Stewardship team by addressing mortgage, affordability, and financial hardship inquiries from existing homeowners, and accurately recording all related correspondence in the CRM.
- Partner with the Stewardship team to develop a shared set of resources and relationships that support homeowners with a variety of post-closing needs, such as mortgage assistance, financial counseling, and maintenance referrals.
- Support existing homeowners in navigating the various affordability mechanisms utilized by HFHMD
- Support the Stewardship team in providing ongoing education to homeowners on the process and considerations involved in selling their home, including payoffs, timing, grant restrictions, and affordability mechanisms.
- Assist with client-facing customer service, as needed.

KNOWLEDGE & SKILLS

- A strong belief in Habitat's mission and a desire to engage others in the organization's work.
- Exceptionally organized and detail oriented.
- Demonstrated ability to remain calm, composed, and professional when handling difficult or emotionally charged conversations.
- Ability to maintain confidentiality
- Self-starter able to work independently with minimal supervision.
- Able to analyze data and processes to identify patterns, anticipate potential issues, and implement proactive solutions.
- An Effective Storyteller capable of analyzing and presenting a homeowners' financial situation in a clear, compelling, and concise manner.
- Proficient written and verbal communication skills; ability to flex style to communicate clearly, professionally, and sensitively with diverse audiences.
- Able to respond to challenging personal circumstances and difficult conversations with compassion and patience.
- Effective at collecting past-due payments.
- Strong math/accounting skills.
- Intermediate to advanced MS Excel skills.
- Knowledge of legal collection practices is desirable.
- Problem-solver, driven by efficiency improvements.
- Able to effectively manage volunteers.
- Skillful with Microsoft365, databases, and mortgage servicing/originating software.

EXPERIENCE

- 1 to 2 years' experience in collections or loan servicing preferred, and the ability to identify mortgage loan documents.
- 1 year of default prevention, loans collection, and loss mitigation experience.
- 1 to 2 years' experience in conflict resolution using an assertive but compassionate approach.
- Proficiency in Spanish/Arabic/French is highly desirable
- Experience working with people from diverse racial, ethnic, and socioeconomic backgrounds is preferred.
- A related degree (Real Estate, Business, Finance) could be helpful in this role.
- Experience working with, and overseeing, volunteers a plus.

WORK ENVIRONMENT & CONDITIONS, PHYSICAL REQUIREMENTS NECESSARY TO PERFORM THIS JOB

- Most work is performed indoors at a desk in a shared office or meeting setting, with the ability to work remotely at times.
- Ability to talk on the phone and work at a computer for extended periods of time.
- The ability to travel to and from meetings and appointments in locations and times when public transportation is unavailable.
- 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.
- Shared office environment with ability to work remotely.
- Some work outside of traditional office hours (evenings) will be required to meet the needs of homeowners' work schedules.
- Hybrid work model - minimum 2 days/week at a Habitat location (Tuesday, Wednesday, and/or Thursday), with ability to work from home the other days) During the first 6-9 months of employment additional days in the office will be required to learn the role, build critical interdepartmental connections, and strengthen the AMS team's vision, strategy, and cohesiveness.
- Habitat's office where this position will report to is 430 S Navajo St, Denver, CO 80223.

The Starting Pay Range for this position is \$24.40 - \$27.45/hour. New hires are typically brought into the organization between the minimum to midpoint of the starting pay range posted depending on qualifications, internal equity and the budgeted amount for the role. The full range for this position is \$24.40 - \$30.50/hr.

Benefits available 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/portal/9F05EDCA5A4F338D08503989FA9B94C0/jobs/178527>

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.