



POSITION DESCRIPTION
www.habitatmetrodenver.org

Title: Post-Closing Loan Specialist	Employment Status: Full-Time
Department: Affordable Mortgage Solutions, LLC (AMS).	FLSA Status: Non-Exempt
Reports to: AMS Management	Supervises: Volunteers

March 2026

CULTURAL BLUEPRINT - *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.*



We keep mission and relationships at the heart of everything we do.



We embrace change, take initiative, and stay curious.



We welcome everyone!



We focus on authenticity, transparency, and accountability.



We collaborate and have each other’s backs.

GENERAL DESCRIPTION:

The Post-Closing Loan Specialist is responsible for accurately completing all post-closing documentation and ensuring files are prepared for loan sale. They serve as a primary liaison between the servicing vendor and Affordable Mortgage Solutions, LLC (AMS), maintaining timely communication and resolving issues as they arise. This role also provides essential support to homeowner partners facing payment delinquency or risk of foreclosure. It requires strong customer service, relationship-building, organization, and critical thinking—along with a deep commitment to 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.

COMPENSATION AND BENEFITS

Expect offers to fall between the minimum and midpoint of \$24.40 - \$27.45 per hour range, based on qualifications, internal equity, and the budget for the role. The full pay range for this position is \$24.40 - \$30.50 per hour and is provided for transparency of future financial growth opportunities in the role.

Benefits available include medical, dental and vision insurance options with employer paying up 100% for employee only coverage; 401k with employer match up to 4%; paid time off for vacation, holidays, floating holidays; and parental leave; short and long-term disability; Healthy Families and Workplaces Act (HFWA) Leave; Paid Family and Medical 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/188693>

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.