Mortgage Loan Originator
Position Description
October 2026
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Title: Mortgage Loan Originator	**Employment Status:** Full-time
Department: AMS	**FLSA Status:** Non-Exempt
Reports to: Sr. Manager of Internal Lending Operations	**Supervises:** Volunteers

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 Mortgage Loan Originator is responsible for educating and assisting borrowers through the closing process and beyond by reviewing income and credit documentation, preparing all loan disclosures, closing documentation, and coordinating closing logistics. This position takes a proactive approach on loan compliance and borrower education, ensuring Habitat's internal teams have all lending compliance needs met, and by providing a positive, informative experience for the homebuyer.

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 Origination, Closing & Compliance

- 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.
- 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.
- Conduct detailed audits of financial documents, calculations, and loan information to identify discrepancies, mitigate risk, and ensure mortgage loans are originated with the highest level of accuracy and quality.

- Facilitate and monitor all pre-closing due diligence activities, including ordering and reviewing employment verifications, appraisal reports, title commitments, flood certifications, insurance coverage, and supporting financial documentation to ensure loan eligibility, accuracy, and regulatory compliance.
- Prepare all necessary disclosures for each closing through the Loan Origination System, Encompass, and save executed documentation in relevant homeowner databases.
- Coordinate and communicate each step of the contract and closing process with homebuyers, meeting with them virtually and in person as necessary.
- Perform due diligence checks on title commitments, legal descriptions, and other necessary closing documentation details to ensure closing and post-closing compliance needs are met.
- Coordinate operational processes for new loan origination products and expanded lending programs, partnering with internal departments and external stakeholders to ensure proper buyer vetting, compliance, documentation accuracy, and timely funding.
- Actively contribute to the development and enhancement of new lending products designed to support home sales for current homeowners and expand financing options to other Habitat affiliates.
- Set up all confidential loan files through consistent and accurate data entry into Habitat's CRM and Homekeeper while coordinating with the accounting department for any post-closing needs.
- Participate in the development, preparation, and delivery of internal and external reports, metrics, and analytics that support Affordable Mortgage Solutions' operational performance, regulatory compliance, and program growth.

Closing Operations & Stakeholder Management

- Provide excellent customer service to future homeowners by answering questions and responding to requests about the closing process, their loan terms, escrow, and related subject areas.
- Support the successful execution of closing schedules across all Habitat business lines by providing timely information, monitoring closing readiness, and supporting cross-departmental collaboration with Department leadership, Construction, Finance, and Grants teams to meet established deadlines.
- Manage relationships to ensure on-time deliverables and serve as a primary liaison between title companies, insurance agents, real estate agents, and internal departments to prepare all required closing documentation and facilitate timely loan closings.
- Attend all closings on behalf of Habitat for Humanity of Metro Denver.

Loan Sales

- Collaborate with the Post-Closing Operations Specialist to support loan sales, ensuring files are created, complete, and correct within one month of closing; collaborate with title company and internal teams to rectify errors in documents, as necessary.
- Satisfy requests from purchasing banks by coordinating with buyers, agents, and internal and external partners to execute additional documentation.
- Coordinate with loan investors on loan swaps or buybacks when sold loans become delinquent on an as-needed basis.

Systems, Training & Organizational Engagement

- Stay current on Encompass software updates and mortgage industry business practices and trends. Serve as an Encompass subject matter expert.
- Monitor lending trends, regulatory changes, and borrowers' needs to provide policy and process recommendations that strengthen AMS' lending programs and long-term sustainability.
- Identify opportunities to streamline workflows and support the expansion of homeownership financing programs and strategic lending initiatives.
- Stay current on HOS and Stewardship Policies and Procedures, including but not limited to program

requirements, homebuyer restrictions and affordability covenants to ensure seamless service delivery to Habitat homebuyers.
- Coordinate, train, and schedule volunteers on an as-needed basis.
- Demonstrate a team-first approach by adjusting priorities and providing support in other areas of the department during periods of fluctuating loan volume and operational demands.
- Demonstrate energy and passion for Habitat's mission and Cultural Blueprint values in all aspects of the position.

KNOWLEDGE, SKILLS, AND 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 independently seek solutions but also work well in a small team-based environment.
- 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.
- Ability to adapt to changing business needs and provide cross-functional support to other team members.

EXPERIENCE

- A minimum of 2 years' experience in loan processing, underwriting and/or origination.
- Candidates must possess and maintain an active Colorado MLO license or demonstrate the ability to obtain licensure within a pre-defined timeframe as a condition of employment. (Eligibility to pass all required CBI and NMLS background checks is a prerequisite to pass the MLO exam).
- Experience in a client-facing customer service role.
- Demonstrated proficiency in reviewing, interpreting, and explaining mortgage loan documents.
- Fluency in spoken and written Spanish is preferred. French or Arabic is desirable.
- Ability to maintain confidentiality.
- A related Bachelor degree (Real Estate, Business, Finance) would be helpful in this role.

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.
- 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.

- Some work outside of traditional office hours (evenings & weekends) will be required.
- Habitat's office where this position will report to is located at 430 S Navajo St, Denver, CO 80223.

The pay range for this position is $31.45 - $39.80 / hour, with offers typically between the minimum to midpoint of the starting pay range posted depending on qualifications, internal equity and the budgeted amount for 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:
Link



At Habitat for Humanity of Metro Denver, we value diversity and strive to ensure that our practices and policies are equitable ad 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.