

**Worcester Community Housing Resources
11 Pleasant Street
Worcester, MA. 01609**

Loan Processor/Homeowner Lending Specialist

Summary:

As a Loan Officer for the Home Ownership Center of Worcester, will assist customers in reviewing first and second mortgage loan products, provide guidance related to predatory lending, and assist customers with down payment assistance programs.

The overall outcome is to reach the lending goals of the identified funding sources and in making rehabilitation loans in the target markets. Candidate must have knowledge of mortgage products for first-time purchasers, skills in managing home improvement lending. Out-of-state training and flexibility regarding working hours is required.

Location: NeighborWorks[®] HomeOwnership Center of Worcester

- Assist in generating loan volume through building relationships with community organizations, lenders, realtors and other creative techniques and or initiatives
- Screen potential clients and educate them about our loan process – demonstrated ability to relate well with prospective (low- to moderate-income) borrowers who face barriers in traditional lending
- Collect all necessary documentation required including preparing a file for loan committee review, managing post loan documentation; to assist homeowners and homebuyers in securing financing to improve their homes.
- Complete appropriate ongoing monitoring and tracking reports
- Assist customers in the selection of first and second mortgage loan products and provide guidance related to predatory lending.
- Assist in appropriate referrals to the down payment assistance programs and various home improvement programs including WHIP and Get the Lead Out.
- Aid in outreach efforts regarding the Worcester Community Housing Resources Community Loan Fund and the NeighborWorks[®] HomeOwnership Center of Worcester's community lending activities; through activities such as: leafleting, information tables, small group presentations, contacting other community organizations, real estate agents, lenders and media outlets.

Experience and other qualifications

- Bachelor's degree in a related business field, or equivalent combination of education and work experience
- Two to four years' professional experience in mortgage lending
- Working knowledge of mortgage products
- Working knowledge of loan process including originating, processing and servicing
- Proficiency in computer software including Microsoft Office
- Ability to handle multiple tasks while maintaining focus on priorities

- Passion for delivering excellent customer service to enable homeowners to succeed in meeting their goals
- Willingness to work evenings and flexible work schedule
- Bilingual Spanish preference

Please direct any inquiries to mwally@wchr.org

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