



Lending Administrator/Closer Job Posting

Overview: Beyond Housing exists because home matters. We begin with actual houses and housing preservation, focusing on quality and stability to give people a place to start. But there is more to a home than the house ~ home is about the life that happens in and around the house, as well as the life that fuels and draws out the best of the people within it. That life, in turn, is shaped by the community, its influences, its structures, and the people and dynamics that define it.

Beyond Housing helps entire communities become better places to live. We engage where we're needed, focusing on building consensus among leaders, providing and preserving housing, fostering community structures that shape lives, and guiding systems that make people's lives better.

We lead with vision for what a community can be ~ every community is different, but thriving communities tend to share the same basic set of positive traits regarding housing, safety, education, health, infrastructure, and access to basic human services.

We bring together leaders and resources, volunteers and citizens, and pursue a wide assortment of creative approaches to build stronger, healthier communities for life.

Finally, we are community builders, not kingdom builders. "It's their neighborhood, future, & dreams". Our objective is to help build, and contribute the good things we do for the sake of adding value to the lives of the people we're honored to serve.

Position Summary: The Lending Administrator/Closer coordinates steps involved in the home ownership lending process between clients, lenders, title companies and Beyond Housing as well as servicing second mortgage loans.

Essential Job Functions/Responsibilities:

Coordinate the closings of Down-Payment Assistance Funds to include the following:

- Schedule Loan Closings
- Prepare closing documents for all Down-Payment Assistance (DPA) loans
- Review and approve Closing Disclosures and ALTA statements for all DPA Closings
- Attend Closings on all DPA loans
- Log closed loans files in MS Excel and update CMS and Salesforce
- Package and Submit closed loan file for reimbursements

Process Lien Release, Subordination and Payoff requests:

- Determine the correct lien holder and refer to property agency if lien is not with Beyond Housing
- Send Beyond Housing Subordination Requirements to requestor
- Review documents for approval or rejection and notify requestor of decision
- Execute Deed of Release or Subordination
- Forward original document to requestor
- Send letters to homeowner for matured forgivable loans and request recording fee to record Deed of Release

Generate departmental report on a set frequency or upon request to include the following:

- Generate/process monthly reports for Delinquency, Park Tree, Beyond Housing Loans, Forgivable Loans, Trial Balance
- Generate/process annual- year end 1098's
- Generate/process non-revolving loan reports as needed

Create invoices and process payments for Second Mortgage loans:

- Create and mail monthly mortgage statements
- Process payments from St. Louis Housing Authority and clients

Perform other duties as assigned

Core Competencies:

- Collaborative -- A dynamic personality that is collaboratively minded, can recognize and identify strengths, seek consensus around mutual goals, and build meaningful relationships.
- Creative and Curious -- A systems-thinker and builder, who is not afraid to be innovative in designing solutions and has skills in articulating these ideas and concepts.

- Methodical -- Strong analytical, systems, and problem solving skills to evaluate performance, prepare reports, and recommend/implement solutions using independent judgment. Ability to move from concepts to action through strong program design and evaluation.
- Reliable -- Leadership skills that reflect and value a team approach, demonstrated integrity, effectiveness, efficiency, and the ability to deliver high quality service. Highly capable of handling multiple tasks, projects and timelines. Excellent oral and written communications skills.
- Trusted -- Ability to work with residents, partners, and staff of diversified backgrounds with a positive, optimistic, solutions oriented attitude. Shares a deep respect for the community, its stakeholders and the residents that we serve.
- Driven -- Passion for the work and an interest in continuous learning and improvement

Required Qualifications:

- High School Diploma or GED required
- Ideal candidate has minimum of two years lending experience; familiarity with loan origination, processing and closings
- Strong people skills and ability to connect with individuals across racial, ethnic, cultural, religious, gender, sexual orientation, ability, and other identities
- Effective verbal and written communication skills with attention to details are required
- Ability and willingness to learn new skills to promote efficiency and successful customer outcomes
- Must be able to perform multiple tasks in a fast paced environment with a positive attitude
- Knowledge of Windows Operating Systems with MS programs (Excel, Word, etc.) is required
- Valid driver's license and insurance with reliable transportation is required; mileage required for work varies between 20-50 miles per month
- Must be willing and able to work evenings, some Saturdays and maintain a flexible work schedule as needed

Preferred Qualifications:

- Associates Degree in related field

Supervisor: Lending Manager

Salary and Benefits: Full-time hourly position with benefits

Application Instructions: Please send resume and cover letter in Microsoft word format to HR@beyondhousing.org to be considered for this position by **February 28, 2019**. For more information on Beyond Housing, visit www.beyondhousing.org

The above statements are intended to describe the general nature and level of work being performed by people assigned to this position. They are not intended to be a complete list of all responsibilities, duties, and skills required. Beyond Housing is an Equal Opportunity Employer. The organization believes that each individual is unique and we are committed to respecting the diversity of all individuals. We embrace the concept of INCLUSION, which ensures we strive to leverage everyone's unique skills to maximize our impact.

ADA – Beyond Housing is committed to furthering the purpose of the American with Disabilities Act (ADA). The company is always willing to consider reasonable accommodations, which may allow a disabled person to perform this or any other job. The **Summary of Physical Requirements** is a list of what we believe at this point to be necessary in order to perform the essential functions of the job.

Diversity & Inclusion Statement At Beyond Housing, we are committed to promoting ***Diversity, Inclusion, and Equity*** throughout our organization and culture. We strive to understand and appreciate the individuality of every employee and create a better place to work for all. We nurture a culture where everyone positively acknowledges equity through action and is aware, understanding, and appreciative of diversity.

Our vision is to go beyond simple tolerance and fully embrace the things that make each person unique. We recognize that our employees' differences support our ability to advance equity for the communities we serve. Further, we understand that equity is critical to the fulfillment of our mission to help entire communities become better places to live.