

**JOB DESCRIPTION**  
**Loan Specialist/Housing Counselor**

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| 1. Little Dixie C.A.A.   | 2. Program: Housing/Economic Development    |
| 3. Reports To: Housing Director  | 4. Title: Loan Specialist/Housing Counselor |
| 5. Grade: 6  | 6. Date: July 2015                          |
| 7. Approved By: Rebecca Reynolds  | 8. Status: Non-Exempt                       |

**JOB SUMMARY:**

The Loan Specialist/Housing Counselor provides housing counseling to ensure that specified aims, goals and objectives are accomplished with special emphasis on homeownership counseling; Homebuyer Education, Pre-purchase, Post-purchase, Foreclosure, Homeless, Rental and Fair Housing.

**DUTIES AND RESPONSIBILITIES:**

1. Develops and initiates structured homeownership counseling, HECM counseling and homebuyer education programs in five county areas.
2. Meet individually with clients on a one-on-one basis to deliver Home Ownership, Financial Education, Budgeting and Credit Counseling tailored to each client's unique circumstances.
3. Develop a budget, action plan, activity log and provide follow up for each client and provide referrals when applicable.
4. Manage a caseload of housing counseling clients who are interested in becoming first time homebuyers.
5. Knowledge of lending products and various homebuyer assistance programs.
6. Licensed as a Mortgage Loan Originator in the state of Oklahoma and is registered and has a unique identifier number through with the Nationwide Mortgage Licensing System and Registry (NMLS) and maintains the continuing education requirements to maintain this license under the SAFE ACT.
7. Works closely with all applicable realtors, and lenders to maintain and support loan packaging and procedure changes.
8. Attends training to maintain and satisfy the requests of funding source and grant obligations.
9. Provides assistance to applicants applying for loans to purchase a home. This assistance includes counseling to help applicant's clear credit issues and develop budgets that bring their debts into acceptable ratios to qualify for mortgage loans. Once the limits are achieved, packages the loan and submits it to a lender for approval.
10. Packages FHLB grant applications if required.
11. Maintain the database associated with housing counseling and homebuyer assistance. Logs counseling client information into Counselor Max.

12. Work schedule is 40 hours per week, 8:00-4:30, Monday-Friday.
13. Performs other duties as may be assigned by the Housing Director or Executive Director.
14. Comply with HUD counseling handbook 7610-1

**SUPERVISORY RELATIONSHIP:**

The Loan Specialist/Housing Counselor reports directly to the Housing Director and exercises no supervision over other employees.

**QUALIFICATIONS:**

1. College degree in business administration, social sciences or related field desired, along with business and lending experience and ability to provide training and monitoring.
2. Basic computer and internet skills.
3. Ability to establish and maintain effective working relationships with others in office setting, in the field, and with the public.
4. Aptitude to assimilate input and from it determine and develop course of action as may be appropriate for the client's needs.

**MENTAL AND PHYSICAL DEMANDS/ENVIRONMENTAL FACTORS:**

1. Constantly must be able to sit/stand in a stationary position 50% of the time.
2. Frequently must be able to move about inside the office to access file cabinets, office machinery, etc.
3. Frequently must operate a computer and other office productivity machinery, such as a calculator, copy machine, and computer printer.
4. Frequently must communicate with staff and others who have inquiries about the program. Must be able to exchange accurate information in these situations.
5. Occasionally must move/carry items weighing up to 30 pounds.

I have read and understand the job description listed above. My questions have been answered. I am fully qualified for this position and can perform the duties as described. I understand that this is not an exhaustive list of all my duties and responsibilities. I understand that Management (and no other) reserves the right to revise this job description as deemed necessary.

Little Dixie Community Action Agency, Inc. is an Equal Opportunity provider and employer. The functions, qualifications, requirements, and physical demands listed in this job description represent the essential functions of the job, which the employee must be able to perform either with or without reasonable accommodation. As an equal opportunity provider and employer, LDCAA will make reasonable accommodations to enable individuals with disabilities to perform their job duties/functions. The listed job functions, duties and responsibilities do not necessarily include all activities that the employee may perform. Nothing herein restricts management's right to assign or reassign duties and responsibilities to this job at any time. This position is **non-exempt** from the provisions of the Fair Labor Standards Act as amended in 1974.

**I certify that I understand and accept the responsibilities and duties of this position.**

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**Employee Signature**

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**Date**

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**Employee Name (Printed)**

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