

JOB DESCRIPTION
Housing Loan Officer

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| 1. Little Dixie C.A.A. | 2. Program: Housing/Economic
Development |
| 3. Reports To: Housing Director | 4. Title: Loan Officer |
| 5. Grade: 8 | 6. Date: May 2018 |
| 7. Approved By: Rebecca Reynolds  | 8. Status: Exempt |

JOB SUMMARY:

The Housing Loan Officer assists the Housing Director in administering housing related and small business programs and projects to ensure that specified aims, goals and objectives are accomplished with special emphasis on homeownership counseling, homebuyer education, small business development, loan packaging and processing, analysis of loan requests, loan monitoring.

DUTIES AND RESPONSIBILITIES:

1. Develops and initiates structured homeownership counseling, HECM counseling and homebuyer education programs in eight-county area and provides training to assure other staff members are capable of presenting the programs. Training will also include loan development and loan packaging activities.
2. Makes recommendations concerning methods and procedures for accomplishment of program objectives, particularly relating to homeownership/small business loan activities and loan officer duties.
3. Works closely with all applicable financial institutions (BancFirst, Rural Development) to maintain and support loan packaging and procedure changes.
4. Attends training to maintain and satisfy the requests of funding source and grant obligations.
5. Licensed as a Mortgage Loan Originator in the state of Oklahoma and is registered and has a unique identifier number through the Nationwide Mortgage Licensing System and Registry (NMLS) and maintains the continuing education requirements to maintain this license under the SAFE ACT.
6. Provides assistance to applicants applying for loans to purchase a home. This assistance includes counseling to help applicants clear credit issues and develop budgets that bring their debts into acceptable ratios to qualify for mortgage loans. Once the ratio are achieved, packages the loan and submits it to a lender for approval.
7. Packages FHLB grant applications.
8. Packages small business loan requests, analyzes loan applications and makes recommendations, monitors loans and provides business management training. Presents loan applications and packages to loan committee.

9. Types all correspondence, memoranda, report forms, contracts and closing documents. Reports to SBA, USDA and NMLS.
10. Explains revolving loan program to interested persons, discussing the entire procedures from loan application through funding and eventual loan monitoring.
11. Maintains files for each loan recipient, has bookkeeping responsibilities for loans and maintains record of payments and fund balances. Reports monthly to credit bureaus.
12. Packages all loans for BancFirst, intake, credit counseling, pre-qualifications, final loan packet and closing.
13. Performs other duties as may be assigned by the Housing Director or Executive Director.

SUPERVISORY RELATIONSHIP:

The Housing Loan Officer reports to the Housing Director and performs no staff supervision.

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 25 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 **exempt** from the provisions of the Fair Labor Standards Act and its Amendments.

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

Employee Signature

Date

Employee Name (Printed)