



Loan Officer
NeighborWorks® Community Partners

Position Title:	Loan Officer
Position Status:	Full Time – 37.5 hours per week
Reports To:	Director of Lending
Works Closely With:	CEO, Director of Lending, Director of Energy & Rehab, Customers
Duty Station:	Buffalo
Direct Reports:	None
Salary:	\$22.77/hour, 37.5 hours per week with cost-of-living adjustment, <i>with opportunities to earn a merit increase and year-end bonus.</i>
Benefits:	NCP also offers a comprehensive benefits package including a generous health benefit stipend, 15 Days accrued PTO in first year, 13 paid holidays, medical, dental and vision insurance, supplemental short-term disability insurance, long-term disability insurance, and life insurance.

NeighborWorks® Community Partners is on a mission to build and strengthen communities. We are a nonprofit organization that works with thousands of individuals and families across Western NY each year to help them create safe homes, build personal wealth through homeownership, and grow a vibrant community around them through pride of ownership. In short, we help people purchase their first home, offer pre- and post- purchase education, and work with them to improve the value and comfort of their homes through rehab lending and technical services (construction management, energy improvements and lead hazard evaluation). *As an organization, NCP values Partnership, Diversity, Innovation and Risk-Taking, Sustainability and Integrity.* If these values align with your own and the thought of working in a team environment to deliver superior quality customer service appeals to you, we are interested in hearing from you!

JOB SUMMARY:

This position will also have responsibilities for originating and underwriting all NeighborWorks Community Partners' lending line-of-business products, as well as coordinating the loan process from program application to loan closing. The Loan Officer assists the Director of Lending and other members of the Lending Services team to ensure loan goals and outcomes are achieved.

Success as a Loan Officer directly impacts the organization's growth as a Community Development Financial Institution (CDFI), and supports the growth and expansion goals of NW Community Partners as a whole. The Loan Officer is responsible for directing clients to the most beneficial funding source for home improvements, as well as home purchase assistance, when applicable. Those funding sources may include in-house loans or grant/loan combinations, as well as loans and/or grants from external funding sources, such as partner organizations and municipalities.

NOTE: The Buffalo-based Loan Officer will also serve customers in our Niagara Falls affiliate location on an as-needed-basis, so limited day-to-day will be required; however, it is anticipated that much of the work week will be spent in Buffalo.

ESSENTIAL DUTIES:

Lending tasks of the Loan Officer include, but are not limited to:

- Applicant document intake and review
- Household income and debt-to-income calculation
- Program eligibility determination
- Mortgage loan/grant application/origination
- Loan processing and underwriting
- Mortgage loan/grant document preparation
- Facilitation of loan closings and post-closing responsibilities.
- General file review and maintenance
- Daily logging of notes in Salesforce and other reporting systems.
- Varying weekly/monthly/quarterly reporting tasks
- Work with lending staff to both problem-solve and ensure that applications are completed and processed in a timely manner
- Provide appropriate internal and external referrals to clientele when necessary; that will promote exploration of services within our ecosystem for a holistic approach to service provision.

Program:

- Assure understanding of compliance with all relevant regulatory statutes, as well as NeighborWorks® Community Partners' loan policies and program procedures
- Assist with implementing and coordination of service delivery strategies for lending
- Maintain knowledge of all State and Federal Regulations as it relates to Lending
- Assist with program evaluation and assessment
- Complete any required training as needed by NeighborWorks America.

Attend Loan Committee Administrative:

- Maintain up to date client records

- Compile orderly presentation packages and present loan files to Loan Committee
- Assist with departmental reporting, outcome monitoring and assessment, billing, analysis of information and other administrative tasks as required

ADDITIONAL RESPONSIBILITIES

- Support the program to promote stable, long-term homeownership for residents within the Counties of Monroe, Erie and Niagara and across the NCP service area.
- Represent NeighborWorks Community Partners and its affiliates in a manner that will foster and cultivate positive relations with customers, contractors, volunteers, partners, media, donors and sponsors. This may include representation at events, as appropriate.
- Attends staff meetings and completes reasonable, team-based tasks to contribute to the overall work environment.
- Supports the organization's mission, *a catalyst for building and strengthening communities*, in a manner that will cultivate positive relationships with customers, volunteers, partners, media, donors, and sponsors.
- Actively participates with NeighborWorks® Community Partners regional and local teams to create efficient and effective processes, along with Best Practice Standards.
- Assist with research and data collection as it relates to the Departmental initiatives and needs.
- Drive for results. Convey a sense of urgency and drive issues to closure; persist despite obstacles and opposition. Be adaptable. Handle day-to-day work challenges confidently; adjust to multiple demands, shifting priorities, ambiguity, and rapid change; show resilience in the face of constraints, frustrations, or adversity; demonstrate flexibility.
- Assist with all necessary program needs as they arise and requested by the Department Director.

KEY SKILLS AND ATTRIBUTES

Customer Service – Works with the NeighborWorks® Community Partners team to provide first-class customer support to internal and external stakeholders. Provides timely, accurate follow up and communication.

Strong Organizational Skills – Possesses excellent time management and organizational skills, with the ability to multitask, prioritize and work under pressure within a fast-paced environment.

Strong Analytical Skills – Ability to review detailed household financial documentation, calculate household income and efficiently determine programmatic eligibility.

Strong Technical Skills – Has experience using the Microsoft Office Suite of products (Word, Excel, Outlook, etc.) and the ability to learn and successfully navigate loan origination software (EllieMae, Encompass) and web-based customer management systems (Salesforce).

Self-Starter & Team Player – Takes initiative, possesses a strong sense of ownership, and is always dedicated to ensuring a quality brand presence. Inspires the trust and confidence of others to successfully collaborate on daily tasks and occasional projects while attaining the knowledge necessary to succeed in operational outcomes.

Comprehensive Communication – The ability to communicate in way that promotes a full understanding and proper context for the recipient to best understand and move forward with the information provided.

Proactive Engagement – Providing the appropriate levels of passion and interest in the position, programs, and missions and goals of the agency that by continually assisting with efforts to improve products, services, operations, in the pursuit of goals and objectives.

Confidentiality and sensitivity to information provided by clients – Maintain the privacy of client information by protecting any information and documentation shared and limiting its distribution and transmission otherwise with only parties granted permission and as needed for facilitation of loan process.

REQUIRED QUALIFICATIONS

- 2-years' experience performing program eligibility determinations, or
- 2-years' experience originating/underwriting loans/grant.
- Bilingual English/Spanish preferred but not required
- Knowledge of the advanced principles of Residential Lending, Credit Repair, Homeownership Counseling and the Home Purchase Process required.
- Computer literacy, particularly with Microsoft applications and Salesforce
- Reliable transportation necessary and valid driver's license is required
- Ability to attend job related training as needed
- Commitment to WNY and any additional service areas.

WHAT YOU CAN EXPECT:

- To be part of a dynamic team committed to the mission and brand of the organization and to high quality internal and external customer service.
- To work within a collaborative environment among individuals passionate about improving the quality of life for members of our community, utilizing unique industry knowledge, and employing up-to-date technological tools – all led by an experienced and proven leadership team.
- A competitive salary and benefits package.

PHYSICAL DEMANDS AND WORK ENVIRONMENT

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is occasionally required to stand; walk; sit; use hands to finger, handle, or feel objects, tools or controls; reach with hands and arms; climb stairs; balance; stoop, kneel, crouch or crawl; talk or hear; taste or smell. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

While performing the duties of this job, the employee is not exposed to weather conditions. The noise level in the work environment is usually moderate. **We are an Equal Opportunity Employer.**

If you wish to apply, please submit a Cover letter and resume to:

dlal@nwcommunitypartners.org

No phone calls please.