

Loan Assistant

Reports to: Loan Manager

Job Summary

The Loan Assistant helps with the recruiting of applicants who want to reach their homeownership dreams through a housing program. In doing so, the Loan Assistant will work towards meeting annual grant goals established by FHP. Once applicants are recruited, the Loan Assistant will assist the Loan Specialists and Loan Manager prepare applicants for homeownership. The ability to speak English and Spanish is required. This is a permanent, full-time, non-exempt position.

Essential Functions, Duties and Responsibilities

This job requires varied duties and responsibilities including but not limited to:

- Assist the Loan Department with making phone calls and/or emails and photocopies
- Assist with recruiting applicants by giving presentations explaining the housing program
- Assist with preparing applicants for homeownership by providing them financial and home building information and explaining the privileges and responsibilities of homeownership
- Assist the Loan Department to stay current with affordable housing funding programs and their requirements/guidelines, especially USDA, HOP and County DPA
- Assist with evaluating applicant's financial and credit information; determine eligibility and sourcing for a mortgage USDA loan and down payment assistance
- Assist in processing and submitting loan applications for primary loans, such as USDA or other sources by following lender's regulations and Fair Housing guidelines
- Assist in processing and submitting down payment assistance applications, such as County DPA or State HOP Funds, by following programs' regulations and Fair Housing guidelines
- Assist with the preparation for closings, including DPA approval(s), and gathering insurance quotes and draw/disbursement schedules
- Assist the Loan Department maintain records, including processing forms, documents, check lists, and any reports/records electronic and/or physical
- Enter data into BuilderTrend software or excel worksheets/spreadsheets, as necessary
- Provide administrative assistance in the office as directed by Executive Director and Loan Manager

Minimum Qualifications and Requirements

Education:	High school diploma or equivalent is required; higher education may be substituted for experience.
Certification/License:	n/a
Experience (Years):	Two years in a similar position, office assistance, or customer service
Experience (Technical):	n/a
Computer Skills:	Word, Excel, Zoom, Outlook, PowerPoint, database experience
Travel:	A properly insured vehicle and a driver's license are necessary for local business travel; mileage reimbursement is made at the prevailing government rate.

Additional Information

A thorough knowledge of residential lending practices is essential.

Must be flexible and open minded while working with applicants and other team members. Must be able to communicate effectively verbally and in writing, in a group setting or individually, in person or remotely via video conference. Must be responsible, dependable, accountable, self-motivated, and able to perform under pressure to meet deadlines.

A late working day is required at a minimum once a week or monthly, and hours may be modified to coincide with needs of applicant/s and help achieve our deadlines. This position may require Saturday or evening work.

Additional skills include:

- Knowledge of office practices and procedures
- Knowledge of English and Spanish grammar, punctuation, and spelling
- Ability to compose simple letters and/or translate to Spanish or English
- Ability to type, use office equipment, including basic computer operations
- Ability to take meeting notes and type them
- A nice disposition to work well with the public

Benefits: This position is entitled to all benefits as outlined in the Florida Home Partnership Personnel Policies and Procedures Manual.

I have read this job description and understand the position accountabilities, position qualifications, physical requirements and working conditions. I have been provided with a copy of this document.

Employee Signature

Date

Manager Signature

Date

3/29/22 VJ