



Vacancy Announcement

Job Title: Loan Processor/Mortgage Processor, Comprehensive Homeownership Program (CHP)

Department: Comprehensive Homeownership Program

Location: Buffalo, NY

Position Type: Full-Time

Salary Range: \$28-30/hr.

About Us: NeighborWorks Community Partners is dedicated to helping individuals and families achieve homeownership, improve their financial health, and revitalize neighborhoods. We provide comprehensive homeownership program, including down payment assistance, homebuyer education, and energy-efficient housing solutions.

Job Overview: The Loan/Mortgage Processor CHP will play a crucial role in readying clients in our Comprehensive Homeownership Program for homeownership financing approval and home acquisition. The Mortgage Processor will ensure that all required loan documentation is complete, accurate, and compliant with regulatory and financing requirements; prepare affordable, client specific home purchase and financing scenarios, coordinate in house, financial education and HUD Certified Counseling services and refer "buyer ready" clients to available real estate professionals to find a home that meets client needs and resources. This position involves working closely with clients and financial education resources over a flexible timeframe to achieve homeownership financing approval.

Key Responsibilities:

- After initial client contact with the Customer Journey Specialist assemble available client documentation and complete initial borrower screening timely and create a client specific plan and timeline to become "buyer ready".
- Review and verifies loan documentation, including income, credit, employment, savings, household, and home needs for completeness and accuracy.
- Follow up with clients to ensure household, housing needs, required documents are current, complete and accurate during the entire process including maintenance of customer relationship management system records.
- Run credit reports and evaluates creditworthiness.
- Request additional information from clients as needed.

- Enter client and underwriting information into customer relationship management (Salesforce) and mortgage information software (Encompass, LP, DU).
- Assemble and maintains all documents needed for the mortgage pre-approval and underwriting process.
- Ensure all deadlines for information submissions and counseling and homeownership education requirements are met.
- Maintain a high level of customer service and client communication.

OTHER DUTIES

- Participate in community development initiatives and outreach programs to promote homeownership and financial literacy.
- Engage with local organizations and stakeholders to support community revitalization efforts.
- Be willing to do other relevant tasks assigned by the supervisor.

Skills and Competencies:

- **Analytical Skills:** Ability to review and analyze loan documentation accurately.
- **Organizational Skills:** Manages multiple client files and maintains organized records.
- **Communication Skills:** Strong verbal and written communication abilities.
- **Customer Service:** Provides high-level customer service and maintains client communication.
- **Team Collaboration:** Works effectively with counselors and other team members to achieve client's dream of homeownership.
- **Community Engagement:** Shows interest in community development and outreach programs.

Qualifications:

- High school diploma or equivalent; associate or bachelor's degree in finance, business, or related field preferred.
- Minimum of two years' experience in mortgage processing or a related field.
- Strong understanding of mortgage loan documentation and regulations.
- Proficiency in mortgage processing software, i.e., Loan Prospector, Desktop Underwriter, Encompass, Salesforce, SharePoint, and Microsoft Office Suite.
- Ability to manage multiple client files simultaneously and meet deadlines.

Benefits:

NCP offers a comprehensive benefits package including generous health benefits, 15 Days accrued PTO in first year, 12 paid holidays, medical, dental and vision insurance, 401(k), supplemental short-term disability insurance, long-term disability insurance, and life insurance.

Apply online via [indeed.com](https://www.indeed.com) or submit a Cover letter and resume to HR at:

kkhan@ncpny.org