

**About Habitat:**

Habitat for Humanity (Habitat) brings people together to build homes, communities, and hope. Habitat partners with families in our community to help them build strength, stability, and self-reliance through affordable homeownership. Habitat homeowners contribute sweat equity hours alongside other volunteers to help build their home and pay an affordable mortgage.

Habitat for Humanity of Butte County (Habitat Butte) has built 48 homes since its founding over 30 years ago. Now, as a result of the devastating Camp Fire, we are significantly increasing the number and variety of homes we build. We are dependent on grants, charitable donations and 3rd party lenders to finance the homes built. Habitat also operates the ReStore and its mission is to generate revenue through the sale of donated construction and household items and the proceeds support the affiliate at-large.

We are in the process of building capacity to significantly respond to the affordable housing crisis that our community is experiencing. This position is one that needs to be able to adapt to change, be forward thinking, work collaboratively with a team, and be able to seek opportunities.

**Job Title:** Loan Processor

**Overall Responsibilities:**

Reporting to the Executive Director, the employee in this position is responsible for packeting a variety of loans for Habitat homeowners. Currently Habitat is utilizing Habitat, USDA, Town of Paradise 1st Time homebuyer program and WISH loans. The position works with applicants throughout the application process and ensures that future homeowners understand their loan(s). It requires delinquency following up, gathering information, and submitting the information to various sources. The position regularly corresponds with the Habitat homeowners and representatives from USDA, Town of Paradise, WISH and other funders. This is a highly collaborative position and will work with the Homeowner Manager as well as the Accountant to ensure all documents are submitted accurately and in a timely manner.

**Major Duties and Responsibilities:**

* Treat prospective and partner families with respect, courtesy and dignity
* Track and report to Affiliate management the progress of all applications; ensure timely responses and answering inquiries about status of applications.
* Conduct initial screening of all applications. Screening involves determining eligibility and income-qualification based on various loan programs.
* Assist with reviewing applications and sending appropriate acknowledgements.
* Schedule and conduct initial meetings with each prospective homeowner upon approval.
* Provide training to Homeowner Selection Committee about loan eligibility.
* Work with the Homeowner Manager review and streamline the homeowner application process while ensuring compliance with mortgage lending regulations such as the: Fair Housing Act, Real Estate Settlement Procedures Act, Non-Judicial Foreclosure Act.
* Gather documents needed for Habitat, USDA and local jurisdiction loans.
* Package various loans with all the requested documents
* Monitor progress of loans
* Ensure loan packaging procedures and timelines match the home construction timeline.
* Review preliminary title reports for any issues.
* Ensure appraisals and credit reports are up to date for the various loan programs.
* Review and explain loan documents to homeowners.
* Be familiar with California Association of Realtor disclosures and explain documents to homeowners.
* Facilitate the loan closing process with the Title Company along with USDA and the local jurisdictions in partnership with Executive Director
* Working with the Accountant, help manage the transition to the 3rd party lending model, which may include USDA, local jurisdictions, WISH, CalHome
* Maintain certification for annual Mortgage Origination as well as the State certification
* Keep Executive Director informed of progress and problems.
* Attending special events and conferences as appropriate.

Qualifications:

High school diploma or GED required.

Minimum of 2 years loan processing experience.

Experience with USDA Direct loan packaging helpful.

Good organizational and prioritization skills to accommodate heavy volumes.

Ability to work independently and effectively, collaborate and problem-solve with staff.

Excellent written and verbal communication skills.

Creative thinking to find appropriate solutions or alternative programs.

* Excellent calendar, record keeping and attention to detail skills.

Licenses and/or Certificates Required:

* Must possess a valid California Driver’s License and be insurable under the affiliate’s policy and meet the State’s minimum automobile insurance requirements.
* Must pass Criminal Background Check and Sexual Offender Check
* Must legally be able to work in the United States.
* Complete 40-hour Loan Originator Compliance Training and annually maintain certification.
* Complete 2-hour CA DBO SAFE PE Training and annual maintain certification.
* Complete 20-hour UDSA Section 502 Training

Skills and Abilities Required:

* An understanding of, enthusiasm, and ambassador for the affiliate and mission of Habitat for Humanity
* A positive “can do” attitude, enthusiasm, and strong customer service orientation.
* Ability to show attention to detailed policies and procedures in the office and field environments.
* Ability to understand and track various loan programs.
* Ability to show personal accountability and professionalism.
* Ability to apply a wide degree of creativity, latitude, and resourcefulness.
* Ability to respect confidential information of staff, volunteers, homeowners, and donors.
* Ability to hold high ethical standards, good judgment, integrity, diplomacy, and tact.
* Ability to be self-motivated and work independently as well as collaboratively building effective working relationships with co-workers, volunteers, homeowners, donors, and partners.
* Ability to manage multiple tasks, stay organized, prioritize, meet deadlines and follow-through.
* Knowledge of and proficiency in Google email, calendar, drive, meets, and zoom.
* Ability to work a flexible schedule to accommodate ever-changing needs.

**Reports to:** Executive Director

**Typical Work Schedule:**

Part-time, hourly position. Schedule to be determined.

**Hourly Wage - Non-Exempt Wage:**

$22- $28 an hour

**Physical Requirements/Working Conditions:**

*(Office positions)* Physical requirements are those that are present in normal office environment conditions and infrequency may involve light to moderate lifting. Duties may include evening and weekend work to meet organizational needs and volunteer coordination.

Additional Physical Actions may include driving, standing, repetitive manual action - PC keyboard input, and bending. In general, this position will work in an office environment.

**Overall:** This job description is not intended to be an exhaustive list of all duties and responsibilities. Other duties, as assigned or deemed necessary by management, may be required. Management reserves the right to revise this job description at any time. The job description does not constitute a contract for employment, nor does it in any way alter the at-will employment relationship.

Habitat for Humanity of Butte County is an equal opportunity employer and does not discriminate based on race, color, creed, religion, sex, sexual orientation, national origin, age, familial status, or ancestry.

Please sign, verifying that you have read and understand the above information.

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