

## **Mortgage Manager Position Description**

**Department/Location:** Affiliate Administration Office

### **Organization**

Founded in 1995, Garland County Habitat for Humanity received its charter from Habitat for Humanity International in 1996. GCHFH's vision is a world where everyone has a decent place to live. The mission: Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

### **Position Summary**

The Mortgage Manager is responsible for maintaining all aspects of mortgage accounts and works closely with the Staff Accountant. Additionally, the Mortgage Manager prepares the homebuyer loan files in compliance with Habitat, state, and federal guidelines. This position reports to the Executive Director.

This is a part-time position of 24 hours per week (Monday thru Thursday 9:00-4:00).

### **Responsibilities**

- Create, update, and finalize construction cost sheets for each house/project
- Calculate mortgage amounts and coordinate closings (including ordering appraisals, assisting with homeowner's insurance, ordering mortgage documents from attorney, requesting final soft credit report and income verification, and conducting pre-closing meeting)
- Prepare post-closing documents for mortgage servicing company.
- Oversees the relationship with 3rd party mortgage servicing company
- Process and reconcile monthly mortgage payment reports
- Prepare monthly delinquency report for Executive Director's board report
- Assists Executive Director with addressing legal issues related to mortgages
- Works directly with mortgagees and Partner Families concerning their accounts
- Serves as point of contact for mortgagees and 3rd party servicer, acting as mediator when necessary
- Coordinates with attorney on foreclosures and ensures bankruptcies are monitored
- Works closely with accountant to ensure balanced bookkeeping between GCHFH and 3rd party servicer
- Works closely with Program Administrator to create annual Pathway to Homeownership curriculum
- Track and compare home costs on an annual basis
- Serves as a back up for the accountant
- May be required to be a Notary Public
- Maintain annual Qualified Loan Originator (QLO) certification
- Other duties as assigned

### **Qualifications**

- Bachelor's degree in accounting, finance or related field
- Knowledge of Federal and State mortgage lending laws and regulations such as Fair Housing Act, ECOA and RESPA.
- Minimum 3 years mortgage origination and/or servicing experience
- Proficient in Quickbooks Online, Microsoft Excel, Word, Google Suite, and database management software
- Strong written and verbal communication skills; a calm and professional demeanor while working with people with a wide variety of backgrounds.
- Commitment to Habitat for Humanity's mission

**Other Requirements:** Must be detailed and operate with the highest ethical standards. Requires high level problem solving and analytical skills. Must have knowledge of mortgages, escrow, bankruptcy, and foreclosure; and be proficient in Microsoft and Google products. Excellent customer service required. Must be able to sit, stand, walk, climb stairs, squat, kneel, bend, twist and lift 20 lbs. Must be able to negotiate uneven terrain, such as a construction site. Work environment is primarily indoors, with limited outdoor exposure to rain, snow, extreme heat and cold. Must have reliable transportation, a clean driving record, can pass initial drug screening, subject to background check.