

Mortgage Lender

Neighborhood Housing Services of New York City, Inc. (NHSNYC) is seeking a Mortgage Lender for our home purchase mortgage line of business. The Mortgage Lender originates and processes mortgage loans and down payment loans and grants and coordinates with our lending partners to ensure timely closing of loans. In performing this work, s/he ensures the implementation and execution of NHSNYC lending procedures and policies and provides technical support to lending staff.

Responsibilities:

- Originate and underwrite mortgage loans, including review of all pre-commitment and pre-closing packages transmitted to the lending department and review of post-closing packages prior to delivery to Loan Fund Management.
- Analyze credit strength, employment history, property characteristics, and all other information pertinent to the credit decision process on each mortgage application to ensure that the borrower meets established loan requirements.
- Identify credit policy exceptions and incorporate suitable mitigating factors into the credit package.
- Identify new business and maintain a robust pipeline through community engagement.
- Develop and maintain a network of business relationships that serve as a recurring source of referrals for new mortgage lending opportunities.
- Proactively solicit new mortgage business and sell mortgage products to meet established production goals.
- Ensure loans meet established loan quality standards and structure is consistent with loan policies, lending program policies, procedures, and regulatory requirements.
- Ensure compliance with all State and Federal regulations, including adherence to RESPA guidelines, with a commitment to professional ethics.
- Participate in the annual Planning and Budget process for the Lending Department.
- Ensure exceptional customer service by maintaining thorough knowledge of lending programs and responding to customer inquiries at all stages of the process.
- Develop new sales techniques and strategies to further develop relationships with partners on a regional scale.
- Maintain NHSNYC lending policy and all amendments or additions to same, and advise lending staff on the relevant procedures and provide further guidance or information.
- Maintain records, compliance documents and other administrative materials. Prepare and present reports and/or proposals and generate regulatory reports as directed.

Professional Requirements:

- Strong underwriting skills and ability to independently understand and communicate complex credit issues and analyze credit risks.
- Strong business development, relationship management, and lead generation skills.
- Ability to work independently and handle multiple tasks simultaneously in a fast paced diverse and growth-oriented environment.
- Strong mathematical skills and ability to analyze financial information.

- Excellent communication (oral and written), interpersonal, consultative sales and presentation skills.

Required Education and Experience:

- Bachelor's Degree with seven years (+) corporate, consumer, mortgage or private banking lending experience.
- The Mortgage Loan Officer must be eligible to meet requirements under the S.A.F.E Act.
- Current and active NMLS#/NYS licensing preferred.
- Competency in the use of EMCOMPASS loan processing software preferred.
- Knowledge of Microsoft Office suite of products, particularly working with Excel spreadsheets, helpful and preferred.

HOW TO APPLY

Please submit cover letter, salary requirements and resume to:

Delia_Edwards-Holmes@nhsnyc.org

BENEFITS

All Benefits

PROFESSIONAL LEVEL:

Professional

MINIMUM EDUCATION REQUIRED:

4-year degree