

The Housing Partnership, Inc.

Loan Processor Job Description

The Processor is responsible for overall file management for clients entering housing counseling and financial capabilities programming for individuals and households in the St. Louis region. The primary function is to establish and maintain client files of the Homebuyer Services Program to ensure conformity to HUD Housing Counseling Handbook guidelines and individual program funder requirements. Other programs include home repair, credit building, financial capability and education. The work requires the ability to learn a broad array of knowledge on topics that include financial capabilities, coaching and counseling, money management, personal credit building, residential mortgages, residential real estate, hazard insurance coverage, home purchase closing transactions, title insurance, real estate taxes, construction processes, lead hazards, occupancy permits and contracts.

The day to day job activities ensure the proper systems, policies and procedures are in place and followed in order to successfully manage the files necessary for clients to participate in programs and to achieve program goals.

Responsibilities:

- Review documents received from various sources for the individual programs for accuracy and completeness and perform initial pre-qualification functions.
- Once determined to be initially qualified to participate in the program, set up electronic and paper files in accordance with file stacking protocols and prepare and convey list of documents still needed to satisfy the requirements of the program or funding source.
- Work with client and their agents in obtaining all additional documents and manage file through the completion of the program including loan closing, construction and/or final file closeout.
- Ensure that electronic and hard copy files are maintained securely with paper files in locked file cabinets at all times. Provide data and document input into the customer management system (CounselorMax and other) for reporting and tracking purposes on an ongoing basis.
- Prepare all final documents, secure necessary signatures and collect any additional documents needed from client, contractors, real estate agent, title companies, lenders or other organizations in order to submit documents to funders for submission of final packet and to close the file as a completed transaction.

- Maintain program knowledge in order to be able to explain various program requirements to clients and the public at large via telephone, e-mail and in person. Have the ability to work with clients one-on-one to meet their target goals.
- Perform other duties as deemed necessary.

Personal Qualities:

- Motivated self-starter with ability to interact and articulate effectively and confidently with individuals at differing social and economic levels.
- Ability to work independently and as a productive team member.
- Detail oriented with the ability to manage the big picture and specific tasks.
- Ability to break tasks down into manageable steps in order to accomplish objectives.
- Excellent interpersonal skills and willingness to work a flexible schedule including limited evenings and weekends.

Required Experience and Qualifications:

- More than three years of experience in home or consumer lending, real estate, public education, case management, housing counseling or related field.
- Knowledge of Windows operating system and Microsoft Office.
- Ability to attend out of town trainings for up to five or six days.
- Ability to study and pass housing counseling tests either in person or electronically.
- Bachelor's degree in social work, business, communications or other suitable topic preferred.

Supervises: None

Supervisor: Program Manager

Salary and Benefits:

- Full-time salaried position with benefits as determined in The Housing Partnership, Inc. Employee Handbook including paid vacation, holidays and health insurance.

The Housing Partnership, Inc. is an Equal Opportunity Employer.

Application Information:

Please provide a cover letter, resume and 3 references.

Apply to kate@thehousingpartnershipstl.org or mail to

The Housing Partnership, Inc.
P.O. Box 16356
St. Louis, Missouri 63125