



Lending Manager

Job Description

Purpose:

The Lending Manager is responsible for the organization's lending operations of originating and processing brokered first mortgages to finance first time home buyer customers of the organization and to generate fee revenue for operations; originating second mortgages for a safe, sound and profitable mortgage loan portfolio; and refinancing homeowners to improve their affordability. The Lending Manager oversees all the lending activities and performs direct supervisory duties of department staff. The Lending Manager is responsible for providing quality customer service and must communicate clearly and effectively to customers and related parties to solve problems in a timely manner. The Lending Manager continually identifies, develops and maintains a quality network of business relationships as a recurring source of referrals for new mortgage lending opportunities; and meets the established individual and lending goals set by organization.

Supervisor: Executive Director

Major Responsibilities:

- Oversee the lending operations and lending staff in Portland, Beaverton and Vancouver.
- Work with the HomeOwner Basics and lending staff to assist mortgage ready customers through the mortgage finance process.
- Broker first mortgages and originate second mortgages to meet agency mission and business plan goals.
- Make purchase first and refinance mortgages through brokerage relationships including conventional loans, FHA, VA, and USDA.
- Provide all NMLS reporting, quarterly and annually
- Educate Portland Housing Center customers and partners about the benefits of Portland Housing Center mortgage products and working with Portland Housing Center as a lender.
- Source new loan leads both within the agency and externally.
- Document all customer contacts within the agency client management system and track purchases.

- Working with Finance Director manage loan capital fund uses by geography and by borrower income.
- Assist in recruiting new partners and nurturing relationships to help ensure participation in and support for Portland Housing Center lending services.
- Contract underwrite loan products for other entities as needed.
- Ensure that all applicable state and federal lending laws and regulations are complied with in the origination of brokered loans and the reporting made for state and federal compliance.
- Make optimal use of time to meet performance goals and provide high quality customer service.
- Keep informed on lending industry trends and regulations, affordable housing issues and new and potential programs to assist first-time buyers and homeowners, and adjust services accordingly, keeping up on the current changes in the loan programs.

Performance Measures for Major Responsibilities:

- Meet the goals, strategies, and work plan set in the annual Business Plan
- Keep current with resources, regulations and trends related to major responsibilities.

Organizational Performance Measures:

- Work cooperatively with Portland Housing Center staff to carry out organizational goals.
- Exhibit excellent customer service skills, including responding to all calls and voicemails within one business day.
- Adhere to organizational policies and procedures and all applicable regulations.
- Promote the Portland Housing Center and its services.

Working Conditions

Normal office environment. Occasional standing for long periods of time. Some lifting required (20-40 lbs.) Ability to work occasional evenings and weekends. Travel to other training locations periodically required.

Updated: September 2017

Exempt