



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:

- Be a direct lender of brokered purchase loans and second mortgages for PHC customers to meet agency mission and business plan goals.
- 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.
- Originate purchase first and refinance mortgages through brokerage relationships including conventional loans, FHA, VA, and USDA.
- Educate Portland Housing Center clients and partners about the benefits of Portland Housing Center mortgage products and working with Portland Housing Center as a lender.
- Develop and implement sourcing of new loan leads both within the agency and externally.
- Document and report all customer contacts within the agency client management system and track purchases in Encompass.
- Assist in recruiting new partners and nurturing relationships to help ensure participation in and support for Portland Housing Center lending services.
- Ensure that all applicable state and federal lending laws and regulations are complied with in the origination of brokered loans and all reporting made for state and federal compliance.

- Make optimal use of time to meet performance goals and provide high quality customer service.
- Contract underwrite loan products for other entities as needed.
- 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.

Skill and Experience Required:

- Current Oregon State Mortgage Loan Originator License and NMLS SAFE Act compliant loan originator status.
- Two (2) to four (4) years of recent professional experience in mortgage lending.
- Experience originating an average of ten loans per month in a brokerage environment.
- Working knowledge of Encompass and Microsoft Office programs.
- Familiarity with general underwriting guidelines for affordable lending products.
- Able to successfully complete Neighborhood Reinvestment Corporation's Full Cycle Lending Mortgage Lending Certification.
- Bachelor's degree in a related field or equivalent combination of education and experience.
- Demonstrated ability to effectively explain the home buying process and mortgage financing process to first-time home buyers.
- Demonstrated ability to work with people of diverse ethnic, socio-economic backgrounds.
- Demonstrated exceptional communication track record with both internal and external stakeholders.

Performance Measures for Major Responsibilities:

- Meet the goals, strategies, and work plan set in the annual Business Plan including originating a minimum of 80 purchase first mortgages and 60 subordinate community 2nd mortgages in a 12 month period.
- 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: October 2017

Exempt