



Loan Officer

Job Description

Purpose: To originate brokered first mortgage, down payment assistance and refinance loan products, establish and maintain effective mortgage broker relationships, ensure that Portland Housing Center loan customers receive excellent customer service.

Supervisor: Lending Director

Major Responsibilities:

- Work with home buying team to assist mortgage ready customers through the mortgage finance process.
- Originate brokered loans to meet agency mission and business plan goals.
- 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 plan for sourcing of new loan leads both within the agency and externally.
- Document all customer contacts within the agency client management system and track clients 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.
- 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.

Skill and Experience Required:

- Current Oregon State Mortgage Loan Originator License and NMLS SAFE Act compliant loan originator status.
- Four (4) years or more professional experience in mortgage lending.

- Experience originating an average of five 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.
- Keep current with resources, regulations and trends related to major responsibilities and continuing education requirements.

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: June 2019

Exempt