



About Portland Housing Center

Portland Housing Center (PHC) is a nonprofit organization founded in 1991 with support from the City of Portland, local banks, and a concerned community. Created to ensure all Portland residents have equal access to information and resources to achieve homeownership, PHC specializes in providing first time homebuyers with education, counseling, financial resources, and other homebuying support. We are in search of a full-time *Loan Officer* to join our dynamic team.

PHC is a HUD Certified Counseling agency, Mortgage Broker, NeighborWorks America Chartered member and a Community Development Financial Institution (CDFI).

Our Vision

Our vision is safe, stable, affordable homes for everyone. In our community, our youth will succeed at school, our seniors will age in health, and our families will prosper. Diverse neighborhoods will be anchored by past generations and be a hand-up to the next generation. Our future reflects the wisdom we learned from our shared history of inequality, our commitment to homeownership, and where home is a place we all share.

Reports to: Lending Director

Key Responsibilities:

- Work with home buying team to assist mortgage ready customers through the mortgage finance process.
- Recognize and address the unique financial needs and challenges of various community groups, including low-income families, immigrants, and minority populations.
- Attend Partner committee meetings as assigned by Director to foster meaningful working relationships to better serve clients.
- Assist in underwriting down payment assistance loan files as needed
- 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 Calyx.

- Assist in nurturing partner 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 Calyx Origination system and Microsoft Office programs.
- Familiarity with general underwriting guidelines for affordable lending products.
- Ability to successfully complete Lending continuing education annually
- 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 and [3-year Strategic 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 frequent evenings and weekends and respond to time sensitive requests. Travel to other training locations is periodically required.

PHC provides a normal office environment. This is a full-time position located in Portland, OR. PHC operates on a hybrid work model (currently at least two 8-hour days per week in the office) which is subject to change.

Benefits

The salary range for this full-time position is \$60,000- \$70,000, commensurate with experience and skills. Portland Housing Center offers excellent benefits, including Paid Time Off (PTO), flex time, medical, dental, vision & prescription insurance, FSA plan, 401k with employer contribution, life, AD&D insurance, & long-term disability.

Portland Housing Center is an Equal Opportunity Employer; employment decisions are made without regard to race, color, creed, sex, national origin, religion, age, handicap, disability, sexual orientation, family relationship, marital status, political affiliation or any other reason prohibited by law.

How to apply

Submit Cover Letter & Resume by email to: hr@portlandhousingcenter.org. The initial review of applicants will take place on or around December 6th, 2024. However, the posting may close sooner depending on the number of qualified applicants. Incomplete submissions will not be considered.