



**PORTLAND HOUSING CENTER**

**Loan Servicing Specialist / Accounting Clerk**  
Job Description

**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. We were founded to ensure all Portland residents have equal access to information and resources to achieve homeownership. We specialize in providing first time homebuyers with education, counseling, financial resources, and other homebuying support. We are in search of a full-time *Loan Servicing Specialist/Accounting Clerk* to join our dynamic team.

**Position Summary**

The Loan Servicing Specialist / Accounting Clerk is responsible for the financial administration and accounting oversight of PHC's loan portfolio, consisting of 300+ amortizing mortgages with a delinquency rate under four percent. This position focuses on accurate payment processing, portfolio monitoring, regulatory compliance, financial reporting, and documentation control. Other basic accounting tasks include, but are not limited to, A/P and A/R support, maintaining records, assisting with periodic closing, and other duties as assigned.

This is a 1 FTE, non-exempt position.

**Reports to:** Finance Director

**Major Responsibilities**

***Loan Accounting & Payment Processing***

- Receive, record, and reconcile all borrower payments
- Post payments accurately within loan servicing software
- Perform monthly reconciliations of loan portfolio balances
- Monitor escrow, principal, interest, and payoff calculations for accuracy
- Maintain accurate loan accounting records in compliance with internal policies

***Portfolio Monitoring & Compliance***

- Monitor loan portfolio performance, including delinquency tracking
- Prepare documentation related to loan modifications, forbearances, payoffs, and reconveyances
- Ensure compliance with Consumer Financial Protection Bureau (CFPB) loan servicing regulations
- Maintain servicing files in accordance with Loan Servicing Policy and Procedures
- Monitor and document potential loan write-offs in coordination with Finance Director

*February 2026 – Non-Exempt Position*

### **Reporting & Documentation**

- Generate monthly loan servicing and portfolio reports
- Support financial audits and provide documentation as requested
- Maintain electronic and physical loan files, including scanning and secure storage of documents
- Assist with data integrity and reporting related to loan portfolio performance

### **Additional Duties**

- Support Finance Department with payables and receivables as necessary
- Assist with month-end and year-end close process.
- Finance department initiatives as assigned
- Other duties as assigned by the Finance Director

### **Qualifications**

- Bachelor's or Associate degree in Accounting, Finance, or related field, or equivalent mortgage accounting experience
- Strong accounting and reconciliation skills
- High level of accuracy and attention to detail
- Ability to work independently and manage deadlines
- Knowledge of CFPB loan servicing regulations
- Proficiency in Microsoft Office (especially Excel) and Adobe
- Experience with loan servicing software (Downhome Solutions preferred but not required)
- Nonprofit accounting experience preferred

### **Working Conditions**

Normal office environment. Some lifting required (20-40 lbs.). Ability to work frequent evenings and weekends. 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 2 8-hour days per week), which is subject to change.

### **Benefits**

The salary range for this full-time position is \$23 - \$25 per hour, commensurate with experience and skills. PHC offers a comprehensive benefits package that includes medical, dental, vision, life insurance, 401k matching, generous paid leave, family and medical leave, and more.

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](mailto:hr@portlandhousingcenter.org). The initial review of applicants will take place on or around February 18<sup>th</sup>, 2026. We will reach out if we are interested in scheduling an interview.

*February 2026 – Non-Exempt Position*