

POSITION DESCRIPTION
Montana Homeownership Network
dba NeighborWorks Montana

Job Title: Lending Department Manager
Accountable To: Executive Director
Revision Date: 12/2016

Position Status: Regular Full-Time
FLSA Status: Exempt
Grade: 23

Minimum Qualifications: Bachelor's degree in business, finance or related field and/or five years experience in finance-related field or 10 years of experience in mortgage lending and/or loan servicing. Demonstrated knowledge and experience in mortgage lending and/or loan servicing required. Proven ability to work in a small team environment. Excellent communication, interpersonal, management and organizational skills. Expected to obtain Mortgage Lender Certification through NeighborWorks America, and any other certification requirements required in the future.

Supervise: Loan Specialists, Loan Servicing Specialist and Loan Program Assistant

Essential Duties and Responsibilities:

MANAGE SINGLE FAMILY/HOMEOWNERSHIP LENDING

- Oversee all aspects of lending related to the single-family homeownership loan programs
- Supervise lending department personnel
- Manage certifications and approvals with first mortgage lenders, FHA, Division of Banking and Financial Institutions and others, as needed
- Ensure compliance with lending regulations including RESPA, TILA, CFPB and the state HOME program
- Act as primary liaison with NW Great Falls and other organizations for which NWMT provides lending services, as well as provide information to network education and counseling partners
- Revise lending and servicing policies and procedures, as needed
- Coordinate monthly loan committee calls and quality control plan

PROGRAM DEVELOPMENT

- Provide outreach and training with lender partners
- Develop new loan products and propose changes to existing products needed to continue to meet needs of Montana home buyers
- Work with grant writing team on applications for funding of lending programs
- Participate on NWMT management team and participate in strategic planning

FISCAL

- Prepare preliminary annual budgets for lending departments
- Monitor budgets throughout the year
- Monitor loan pipeline and coordinate with accounting and finance and compliance officer to ensure funding is available and accounting is advised of pipeline

LOAN PROCESSING

- Approximately 50% of the position time (especially during high volume loan periods) will be spent on processing loans including sending disclosures, processing and underwriting applications, following up on conditions of approval, coordinating closing, reviewing closed loan files

OTHER DUTIES

- As requested by colleagues and manager
- Participate in planning, training and board meetings as requested
- Assist with grant writing when needed
- Serve on Boards of Directors and/or liaison to allied agencies.

This job description describes the principal functions of this job and its scope of responsibility, but should not be considered an all-inclusive listing of work requirements. Individuals may perform other duties as assigned.

Physical Requirements:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Applicant be able to perform tasks which involve the ability to exert light physical effort in sedentary to light work on a daily basis. Tasks may involve extended periods of time at a keyboard or workstation.

This position requires some in-state and out-of-state travel. Applicants must have a valid driver's license and insured, dependable vehicle. Extended work hours during grant, compliance deadlines or events necessary.

This document does not create an employment contract, implied or otherwise. NeighborWorks Montana retains the discretion to add or change the duties of this position at any time.

By signing below, I acknowledge that I have read and understand the requirements and performance criteria for this position.

Employees' Signature

Date

Supervisor's Signature

Date