

**POSITION DESCRIPTION**  
Montana Homeownership Network  
dba NeighborWorks Montana

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**JOB TITLE:** Loan Officer  
**JOB LOCATION:** Statewide  
**REPORTS TO:** Homeownership Director  
**REVISION DATE:** 09/20/2024

**POSITION STATUS:** Regular Full-Time  
**POSITION TERMS:** Permanent  
**FLSA STATUS:** Non-Exempt  
**GRADE:** 11

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**MINIMUM QUALIFICATIONS:** Bachelor's degree in finance or business management preferred and professional experience of a minimum of three years in a position with like duties or similar experience. Demonstrated knowledge and experience in mortgage lending processing, originating, and closing. Positive attitude and proven ability to work in a small team environment. Proven ability in oral and written communications. Applicant/incumbent must have an aptitude for financial details and the ability to understand established lending requirements.

**ESSENTIAL DUTIES AND RESPONSIBILITIES:**

**PROGRAM DEVELOPMENT & IMPLEMENTATION**

- Support Homeownership director to evaluate loan programs and community needs
- Work with Homeownership director to develop and implement new loan and financial products
- Support Homeownership director in evaluating and meeting organization loan capital needs
- Work with Homeownership director to maintain alignment of NWMT loan product options and the needs of clients seeking homebuyer readiness education and counseling
- Work with Homeownership team to maintain lender, realtor, and other stakeholder relationships including outreach and training events
- Maintain required certifications for NWMT Single Family Lending
- Develop and maintain NWMT loan policies, processes and procedures
- Work with Homeownership Director to streamline loan request processes, including onboarding new eligible lending areas
- Support the Homeownership Director in developing and maintaining systems for program evaluation, data analysis, and reporting to investors, grantors, and NWMT Board and committees
- Ensure data management systems are meeting the needs of the organization, and develop data management systems process and procedure guides
- Represent NWMT on network calls and committees in the state, the region, and nationally

**LOAN PROCESSING**

- Act as backup for Single Family Loan processing including:
  - Upkeep and maintenance of NWMT's electronic loan filing systems and electronic underwriting procedures
  - Underwriting loans and gathering additional information as needed
  - Loan Approval within approval authority and presenting loans to the loan committee when outside of approval authority or policy
  - Act as backup for the Data and Compliance Specialist in the initial disclosure and post-close processes
  - Prepare closing packages to meet closing timelines
  - Maintain loan log information

- Oversee enrollment, tracking, closeout, and impact documentation of IDA participants
- Develop policies and procedures for new loan products

#### **OTHER DUTIES**

- Additional duties as requested by Homeownership Director
- Participate in continuing education to maintain current and updated knowledge of lending rules and regulations
- Participate in planning, training and board meetings as requested

**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. Must 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 an 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.

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Employees' Signature

Date

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Supervisor's Signature

Date