NOTICE OF JOB POSITION OPENING

DATE POSTED: December 14, 2021

POSITION TITLE: Loan Processor
LOCATION: AHSTI – HomeOwnership Center
REPORTS TO: Senior Loan Processor
PAY RANGE: Pay Grade C

PRIMARY PURPOSE:
Responsible for providing direct assistance to the Sr. Loan Processor and the loan officers to ensure a smooth flow of information, data, and documents within the department. Assistance shall be provided efficiently and expeditiously and in accordance with established policies and procedures.

RESPONSIBILITIES:
1. Assist Sr. Loan Processor and loan officers with general administrative duties.
2. Provide assistance to primary staff in the area by answering telephones, assisting walk-in customers and providing general program information to interested parties.
3. Complete Loan Processor Duties: FAS, Create HBE Service Line, Request VOEs, VORs, VOLs, Title Commitments, and additional information from customer as required by loan officer.
4. Identify funding source for loans, work on outside processing (AHSTI Mortgage) and complete workbooks as required by specified source. (i.e. TDHCA Workbook and additional TDHCA Misc. documents)
5. Investigate inconsistencies and request letters of explanation and/or affidavits on information that requires additional explanation. (i.e. bank deposits or withdrawals).
6. Update information in Encompass once verifications are received. Ensure all information is updated prior to loan being underwritten by Director of Lending.
7. Request assignment of Appraiser from CJ and Request appraisal report from assigned appraiser.
8. Request a Survey from CJ, if funding source is TDHCA.
9. Request Tax Service & Invoice at closing.
10. Construction report Stage 9 complete call customer to provide update and request documents depending funding source.
11. Prepare TDHCA loan packages and submit to the state for underwriting & closing.
12. Prepare files for Rehab Replacement and/or Neighborworks Rehab Loan (City of McAllen CDBG/DCMI, and City of Pharr CDBG/DCMI)
13. Prepare and Process for Ayuda Consumer Loan
14. Prepare prequalification packets for Loan Officers (Follow up daily reminding of documents required)
15. Provide efficient detailed and daily notes on salesforce
16. Assist customers whom are bringing documents for scheduled appointments
17. Maintain a high level of ethical behavior and confidentiality of information.
18. Adhere to the Company’s policy on attendance.
19. Adhere to the Company's punctuality standards.
20. Perform all duties in a safe manner to avoid injury to oneself and/or others.
21. Perform other related duties as requested and assigned

**EDUCATION/CERTIFICATION/EXPERIENCE:**

- High School Diploma from an accredited high school required.
- Minimum of two years’ experience in the area of mortgage loan origination, processing and closing is preferred.

**Additional Eligibility Qualifications**

1. Fluent in Spanish language in both written and verbal styles.
2. Ability to read and interpret documents such as safety rules, operating and maintenance instructions and procedures manuals.
3. Working knowledge of database software and Encompass Mortgage Software; Internet software, accounting software, spreadsheet software and word processing software.
4. Knowledge of Microsoft Excel, Word, or comparable word processing/data base programs.
5. Ability to handle multiple projects/files at one time in an efficient and effective manner.
6. Ability to deal with and meet deadlines effectively.

Complete online application at [www.ahsti.org/careers](http://www.ahsti.org/careers) [Select Careers].

Questions? Email careers@ahsti.org

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