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## Nevada Affordable Housing Assistance Corporation

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### JOB DESCRIPTION

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**POSITION TITLE:** Servicing Specialist

**STATUS:** Non-exempt / Hourly

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**REPORTING RELATIONSHIP:** 1) Operations Manager

2) CEO/ COO

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**POSITION SUMMARY:** The Loan Servicing Specialist will ensure that collateral documents are prepared properly and sent to the homeowner for signature. They ensure the receipt and review of all signed collateral documents and set up disbursement schedule. Prepare and record executed Deed of Trust. Upload collateral documents to DMS, file original executed documents, and responsible for post funding activities. Responsible for processing payoff, subordination and reconveyance requests. The role will receive, prepare and review all documents and information necessary to perform the approval and final release of NVHFA liens. This includes working with the Homeowner, Closing Agent, Title Company as applicable as well as interfacing with vendors on certain reconveyance documents. All activities are processed and completed according to established NVHFA policies and procedures. Relies on experience and judgment to plan and accomplish goals; performs a variety of tasks.

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#### **RESPONSIBILITIES AND DUTIES:**

- Thoroughly verifies information and prepares collateral documents for Homeowners to execute; includes pulling vesting deed for certain programs
- Responsible to call out approvals and provide instruction to homeowners for completion of collateral documents and answering any other questions
- Responsible to review and ensure information is accurately represented in CMAC, Disbursement Detail Report and CDF
- Upload various documents and collateral documents to DMS system
- Communicates to KYHC Processing and Eligibility representatives regarding homeowner collateral document issues that require additional homeowner information
- Maintain tracking of collateral documents and any post funding document requests and recording information
- Performs follow up and day-to-day operational assistance to document vendor
- Thorough understanding of program areas and requirements
- Responsible for verification of homeowner information. Verifies all homeowner data fields for accuracy (name, address, email, etc.)
- Thoroughly verifies information and prepares payoff, subordination and/or reconveyance documents; includes gathering of all required documents from requesting companies.
- Responsible for providing superior service to our homeowners, closing agents and agencies through the completion of all tasks related to the release of the collateral/security interest after the payoff of the mortgage assistance.
- Responsible to provide instruction to closing agents for completion of required documents
- Responsible for preparing lien payoff, short sale and Deed in Lieu demand statements; to include total amount due, good through date and banking instructions

- Uploads various documents to DMS system
- Maintains all tracking of any post funding document requests and recording information
- Performs follow up and day-to-day operational assistance to reconveyance vendor
- Is well informed of company program areas and understands the requirements for all programs
- Responsible for understanding the use of the company's proprietary business applications, information systems and the phone system
- Follow-up to see if "Paid off" to send out docs for Reconveyance

**The duties and responsibilities described above may provide only a partial description of this position. This is not an exhaustive list of all aspects of the job. Other duties and responsibilities not outlined in this document may be added as necessary or desirable, with or without notice.**

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### **QUALIFICATIONS AND REQUIREMENTS:**

- High school diploma or equivalent.
- Prefer 3- 5 years of experience in home loan processing, closing, loan servicing or mortgage lending related industries
- Well-developed ability to manage multiple tasks/projects and deadlines simultaneously while organizing & prioritizing general work day schedule
- Prefer some knowledge of loan processing, closing policies, procedures, documents, eligibility requirements, payoff, governmental and agency requirements, terminology and automated processing systems
- Basic level of proficiency in MS Office
- Strong organizational skills and detail orientation
- Strong verbal and written communication skills
- Ability to maintain strict confidentiality and discretion

### **PHYSICAL DEMANDS:**

The physical demands are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of the position.

- The individual is required to regularly sit at a computer and enter data for extended periods of time
- The individual is required to listen and talk to individuals and before groups in the performance of the job
- The individual is regularly called upon to deal with stressful situations and a high work volume
- The individual is regularly required to stand, walk and drive for extended periods of time
- The individual is occasionally required to bend, stretch and use hands to handle or feel objects, tools or controls and to reach with hands and arms
- The individual is occasionally required to lift up to 25 lbs
- Position requires some travel and scheduling flexibility

**JOB DESCRIPTION ACKNOWLEDGMENT:**

I have received a copy of my job description dated \_\_\_\_\_. The job description describes duties and responsibilities, which apply to me. I agree to read the job description and understand it may be amended as company conditions or requirements necessitate. In that case, changes will be communicated to me.

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Employee Name (printed)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Supervisor Signature

\_\_\_\_\_  
Date

**Please keep a copy for your records**

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DRAFT