

Nevada Affordable Housing Assistance Corporation

JOB DESCRIPTION

POSITION TITLE: Processing Specialist

STATUS: Non-exempt / Hourly

REPORTING RELATIONSHIP: Reports to 1.) Operations Manager 2.) Chief Operating Officer

POSITION SUMMARY: The Processing Specialist will ensure that all Homeowner files are processed and completed according to established Nevada Hardest Hit Fund® program policies and procedures. Knowledge of a variety of mortgage servicing and originations concepts, practices, and procedures required. Relies on experience, established program protocol, tools, resources and judgment to plan and accomplish stated production and quality goals. Performs a variety of tasks.

RESPONSIBILITIES AND DUTIES:

- Collects, reviews and verifies Homeowner financial information for NVHHF benefit assistance requests
- Communicates both verbally and in writing with Homeowners in order to obtain personal and financial data and to assist in processing requests for assistance
- Reviews DMS System files to verify that data is complete and meets established standards.
- Answer questions and communicate with Homeowners regarding outstanding information, documentation and/or file status.
- Reviews, verifies, calculates and updates all aspects of Homeowner file using company provided computers and/or resources.
- Check value of Homeowner's subject property for applicable programs.
- Files not meeting Term Sheet Guidelines and/or Policy and Procedures will be made ineligible and follow the established process for the respective Ineligible Code. Contacts Homeowners by mail, email or telephone concerning acceptance or ineligibility of benefit assistance request.
- Reviews credit reports to verify accuracy of information.
- Orders 4506T, Fraud Manager Report, and AVM, BPO or 2055 appraisal as applicable
- Informs supervisor of discrepancies in file information or non-compliant documentation
- Submits completed files to respective Decisioning Team for review of program eligibility
- Manages an established level of pipeline files to include receipt of new files, processing of existing files and statusing of submitted, canceled, or ineligible files using company computer system

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.

QUALIFICATIONS AND REQUIREMENTS:

- High school diploma or equivalent
- 3-5 years of experience in loan processing and closing activities preferred
- Well-developed ability to manage multiple tasks/projects and deadlines simultaneously
- Thorough knowledge of loan processing and closing policies, procedures, documents, underwriting requirements, governmental and agency requirements, terminology, and automated processing systems
- Thorough knowledge of credit policies and approval processes
- Strong verbal and written communication skills

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
