



Loan Readiness Coordinator

Job Description

Job Title: Loan Readiness Coordinator

Department: Homeowner Services

Reports To: Program Services Director

FLSA Status: Full Time, Non-Exempt

Summary: The Loan Readiness Coordinator provides assistance in the partnership and closing process including credit counseling, budget training, homebuyer education, updating records in database and spreadsheets, gathering documents for closings and grant compliance, submitting loan application packets for 3rd party lenders and ensuring that all Fair Housing and Lending Laws are being followed throughout the process.

Essential Duties and Responsibilities include the following. Other duties may be assigned.

Future homeowner credit counseling and budget planning education

Future homeowner pre-purchase education

Assists with pre-closing and closing process, beginning at land assignment.

Create loan application in Calyx software to submit to 3rd party lender for loan origination.

Work with Program Services to obtain documents needed for loan application and to schedule meetings with families as needed.

Submit loan packet to 3rd party lenders via secure website/portal.

Coordinate with lender for additional needed documents

Update notes in database and dashboard for meetings held with future and current homeowners.

Work in conjunction with Program Services to obtain information and documents needed for grant application/compliance as requested.

Create Purchase and Sale Agreements and amendments as needed.

Assists in preparing documents for homeowner closings including Loan Disclosure, Closing Disclosure, Promissory Notes, Deeds of Trust, Subordinate Deeds and Bargain and Sale Deed.

Coordinates with title company, 3rd party lenders and future homeowners to schedule document signing and closing meetings as needed to meet all closing and grant deadlines.

Pre-closing meeting with families to go over closing documents and procedures.

Schedule appraisals and inspections as needed. Will need to coordinate with Construction and vendor to make sure no one is onsite during appraisal or inspection due to COVID-19 requirements.

Records documents as need for closings.

Organize all closing and legal documents in homeowner hard files and on network.



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Process reconveyance documents as needed.

Meets with mortgage servicer via phone monthly to discuss delinquencies and resolutions.

Maintains Federal and State QLO Certification

Maintain current with HUD housing counselor certification

Keeping in compliance with RESPA, TILA and all fair housing and lending laws at all times is required.

Ensure that current lending laws and HUD requirements are always followed.

Represent HfH-S in all aspects of professional service abiding by all policies and procedures.

Attends all Habitat for Humanity-Spokane Events and staff meetings as required.

Supervisory Responsibilities: None

Competencies To perform the job successfully, an individual should demonstrate the following competencies:

Analytical - Collects and researches data; Uses intuition and experience to complement data; Designs workflows and procedures.

Design - Demonstrates attention to detail.

Problem Solving - Identifies and resolves problems in a timely manner; Gathers and analyzes information skillfully; Develops alternative solutions; Works well in group problem solving situations; Uses reason even when dealing with emotional topics.

Technical Skills - Assesses own strengths and weaknesses; Pursues training and development opportunities; Strives to continuously build knowledge and skills; Shares expertise with others.

Customer Service - Manages difficult or emotional partner family, donor or volunteer situations; Responds promptly to partner family, donor or volunteer needs; Solicits feedback to improve service; Responds to requests for service and assistance; Meets commitments. Comfortable and confident in working with a diverse population of constituents: vulnerable populations, donors, volunteers etc.

Interpersonal Skills - Focuses on solving conflict, not blaming; Maintains confidentiality; Listens to others without interrupting; Keeps emotions under control; Remains open to others' ideas and tries new things.

Oral Communication - Speaks clearly and persuasively in positive or negative situations; provides clear & concise communication with visitors and understands boundaries & is committed to the effective conflict resolution to maintain a good work environment; Listens and gets clarification; Responds well to questions; Demonstrates group presentation skills; Participates in meetings.



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Written Communication - Writes clearly and informatively; Edits work for spelling and grammar; Varies writing style to meet needs; Presents numerical data effectively; Able to read and interpret written information.

Teamwork - Balances team and individual responsibilities; Exhibits objectivity and openness to others' views; Gives and welcomes feedback; Contributes to building a positive team spirit; Puts success of team above own interests; Able to build morale and group commitments to goals and objectives; Supports everyone's efforts to succeed.

Visionary Leadership - Displays passion and optimism; Inspires respect and trust.

Change Management - Develops workable implementation plans; Communicates changes effectively; Builds commitment and overcomes resistance; Prepares and supports those affected by change; Monitors transition and evaluates results.

Leadership - Exhibits confidence in self and others; Accepts feedback from others; Gives appropriate recognition to others.

Quality Management - Looks for ways to improve and promote quality; Demonstrates accuracy and thoroughness.

Business Acumen - Understands business implications of decisions; Displays orientation to profitability; Demonstrates knowledge of market and competition; Aligns work with strategic goals.

Diversity - Demonstrates knowledge of EEO policy; Shows respect and sensitivity for cultural differences; Educates others on the value of diversity; Promotes a harassment-free environment.

Ethics - Treats people with respect; Keeps commitments; Inspires the trust of others; Works with integrity and ethically; Upholds organizational values.

Organizational Support - Follows policies and procedures; Completes administrative tasks correctly and on time; Supports organization's goals and values; Benefits organization through outside activities; Supports affirmative action and respects diversity. Understands or is willing to learn issues of poverty both locally and globally.

Strategic Thinking - Develops strategies to achieve organizational goals; Understands organization's strengths & weaknesses; Analyzes market and competition; Identifies external threats and opportunities; Adapts strategy to changing conditions.

Judgment - Displays willingness to make decisions; Exhibits sound and accurate judgment; Supports and explains reasoning for decisions; Includes appropriate people in decision-making process; Makes timely decisions. Does not pass judgment and committed to representing Habitat for Humanity-Spokane in a positive light.

Motivation - Sets and achieves challenging goals; Demonstrates persistence and overcomes obstacles; Measures self against standard of excellence; Takes calculated risks to accomplish goals.

Planning/Organizing - Prioritizes and plans work activities; Uses time efficiently; Plans for additional resources; Sets goals and objectives.



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Professionalism - Approaches others in a tactful manner; Reacts well under pressure; Treats others with respect and consideration regardless of their status or position; Accepts responsibility for own actions; Follows through on commitments.

Quality - Demonstrates accuracy and thoroughness; Looks for ways to improve and promote quality; Applies feedback to improve performance; Monitors own work to ensure quality.

Quantity - Meets productivity standards; Completes work in timely manner; Strives to increase productivity; Works quickly.

Safety and Security - Observes safety and security procedures; Determines appropriate action beyond guidelines; Reports potentially unsafe conditions; Uses equipment and materials properly.

Adaptability - Adapts to changes in the work environment; Manages competing demands; Changes approach or method to best fit the situation; Able to deal with frequent change, delays, or unexpected events.

Attendance/Punctuality - Is consistently at work and on time; Ensures work responsibilities are covered when absent; Arrives at meetings and appointments on time.

Dependability - Follows instructions, responds to management direction; Takes responsibility for own actions; Keeps commitments; Completes tasks on time or notifies appropriate person with an alternate plan.

Initiative - Volunteers readily; Undertakes self-development activities; Seeks increased responsibilities; Takes independent actions and calculated risks; Looks for and takes advantage of opportunities; Asks for and offers help when needed.

Innovation - Displays original thinking and creativity; Meets challenges with resourcefulness; Generates suggestions for improving work; Develops innovative approaches and ideas; Presents ideas and information in a manner that gets others' attention.

Qualifications To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience

One-year lending experience and/or training required. Must have knowledge of RESPA, TILA, Fair Housing and Lending Laws. HUD certified credit counselor certification must be current.

Language Skills

Ability to read and interpret documents such as safety rules, operating and maintenance instructions, and procedure manuals. Ability to write routine reports and correspondence. Ability to speak effectively before groups of customers or employees of organization.

Mathematical Skills

Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages, area, circumference, and volume. Ability to apply concepts of basic algebra and geometry.



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Reasoning Ability

Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.

Computer Skills

To perform this job successfully, an individual should have knowledge of Raisers Edge, Calyx Point, Microsoft Office Suite, Basecamp and Adobe Pro.+

Certificates, Licenses, Registrations

QLO Certification (to be completed upon hire); HUD certified housing counselor

Other Requirements

Subject to a criminal background check, credit check and drug and alcohol testing.

Other Qualifications

Habitat for Humanity-Spokane is a Christian housing ministry, and all employees serve in a ministerial and service capacity.

Physical Demands 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. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this Job, the employee is regularly required to use hands to finger, handle, or feel and talk or hear. The employee is frequently required to sit. The employee is occasionally required to stand; walk; reach with hands and arms; climb or balance and stoop, kneel, crouch, or crawl. The employee must regularly lift and /or move up to 10 pounds, frequently lift and/or move up to 25 pounds and occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision, distance vision, peripheral vision, depth perception and ability to adjust focus.

Work Environment The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this Job, the employee is occasionally exposed to moving mechanical parts and outside weather conditions. The noise level in the work environment is usually moderate.

