
COMMUNITY FIRST FUND TEAM MEMBER PROFILE

Date: 01/2021

Name: Vacant

Position/Title: Mortgage Support Specialist

Department: Loan Administration

Reports To: Vice President, Director of Loan Administration

Salary Band: Core Operations

CHARACTERISTICS

- Organized/ Efficient
- Approachable
- Analytical
- Independent/ Self-motivated
- Ethical
- Goal Oriented
- Inclusive
- Conscientious
- Outgoing
- Performs well in a fast paced work environment
- Supportive
- Positive
- Customer focused

SKILLS

- Proficiency in Microsoft Products; with strong skills in Excel.
 - Capacity to learn departmental software systems and databases, including but not limited to Customer Relationship Management software, On-line application (SPARK), The Exceptional Assistant (TEA) and cloud based programs like Microsoft 365 and Power BI.
 - The ability to maintain a high degree of accuracy and attention to detail.
 - Ability to work independently.
 - Strong written and verbal communication skills.
 - Strong analytical skills.
 - Ability to read, analyze, and interpret general mortgage related documents, homeowner's insurance policies and mortgage process related documents.
 - Ability to grasp general accounting and financial concepts.
 - Ability to work effectively with racially and socially diverse individuals.
 - Ability to read/write/and speak Spanish required.
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EXPERIENCE

- Associates degree or related experience.
 - Two years previous mortgage lending or lending support experience preferred.
 - Two years of customer service experience including use of a customer service data base.
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ROLE: Through a working knowledge of mortgage and business lending and financial concepts, provide sales, service, and portfolio support to the Philadelphia based lending products. Perform administrative duties that assist with document collection, escrow calculations, and closing.

RESPONSIBILITIES:

1. Coordinate referrals for mortgages including outbound marketing
2. Customer and sales (CRM) management
3. Portfolio and escrow management
4. Document collection and closing
5. Problem loan management
6. Individual, team and company participation

EXPECTATIONS:

1. Coordinate referrals for mortgages including outbound marketing
 - a. Reach out to internal Community First Fund lenders for mortgage referrals
 - b. Work with the marketing department to generate databases from CRM for lead generation
 - c. Prescreen client and prequalify the borrowers loan readiness
 - d. For qualified leads prepare package and work with client to begin the application process and upload required documentation
 - e. For unqualified leads determine best technical assistance options and make referrals
2. CRM management
 - a. Use Microsoft Dynamics to manage pipeline
 - b. Assure all client contacts are recorded
 - c. Assist in obtaining required compliance information from clients
3. Portfolio and escrow management
 - a. Contact clients regularly according to technical assistance expectations and document in CRM.

- b. Prepare and update yearly spreadsheet for Escrow updates, updating amortization schedules/input into TEA.
 - c. Maintain updated contact list for all HOI providers for time request of renewal notice if not received automatically from HOI provider.
 - d. Monitor that all new clients have requested for Homestead property tax discount within 3 months of closing and assist clients in applying when necessary.
 - e. Send letters to clients with escrow update information.
 - f. Service client requested operational issues.
4. Document collection and closing
- a. Coordinate/calls to specified companies to request/obtain property abstract, survey, and appraisal plus any other third party services required.
 - b. Work with clients to procure required closing document.
 - c. Accurately prepare and have delivered all loan closing packages prior to the settlement dates.
 - d. Prepare all necessary documents to request checks/wires for closing.
 - e. Prepare loan packages for transfer to PHFA/FHLB/other immediately after closing or as required by loan fund.
5. Problem loan management
- a. Follow-up with assigned clients on return ACH items.
 - b. Ensure payment arrangements are met by clients.
 - c. Review delinquency reports regularly and follow-up with clients.
6. Individual, team, and company participation
- a. Quarterly coaching sessions and annual review meeting
 - b. Department meetings
 - c. Loan committee (as appropriate)
 - d. Complete all required licensing and government required continuing education
 - e. Opportunities Meeting, Quarterly Business Meeting
 - f. Participate in training, surveys, and assessments as directed
 - g. Special events attendance & support

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 frequently required to stand, sit, talk and hear.

- The employee is occasionally required to move about the office; use hands and fingers to feel, handle, or operate office equipment.
- Specific vision abilities required by this job include close vision and the ability to adjust focus.
- May be required to lift up to 20 lbs. and sort through archived file boxes.

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.

- The work is performed primarily in an office or client business setting. The noise level in the work environment is moderate.
- Travel in a wide geographic area is required approximately 30% of the time. Employee must hold a valid driver's license and be able to drive and travel outside of the office for meetings, conferences, client visits and other job-related commitments.

The duties listed above are intended only as illustrations of the various types of work that may be performed. The omission of specific statements of duties does not exclude them from the position if the work is similar, related or a logical assignment to the position. The team member profile does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the needs of the employer and requirements of the job change.