

Mortgage Loan Originator

Neighborhood Finance Corporation



Neighborhood Finance Corporation (NFC) is a well-established non-profit organization with a team oriented work environment. NFC is celebrating our 36th Anniversary as a mortgage lender.

Our mission: NFC is a nonprofit mortgage lender specializing in sustainable homeownership, home renovations, and revitalizing neighborhoods through collaborative partnerships.

Our values: Community-focused, Empowerment, Integrity, Expertise, Understanding

Summary:

NFC provides a description for you to understand the position before applying. We know not all strong candidates will meet all the qualifications. We ask that all applicants complete a cover letter and share with us why they believe they are qualified for this position including education, life experience and professional expertise.

NFC is seeking a qualified and licensed Mortgage Loan Originator to join our team. The ideal candidate should have conventional mortgage lending experience, including knowledge of Fannie Mae requirements. The ideal candidate will be self-directed, customer focused and NMLS Licensed upon hire. NFC will consider candidates that are prepared to complete the licensing process within 60 days of hire. The Loan Originator will report to the Vice President of Lending and will be responsible for originating and processing purchase, refinance and home improvement loans. Bilingual, particularly English-Spanish, and diverse candidates are encouraged to apply.

Specific Job Functions:

- Pre-qualification interviews with potential borrowers.
- Accept loan applications for 1-4 unit owner-occupied properties, work with the inspector to determine necessary renovation, process the loan application as needed, and prepare the loan application for underwriting and closing.
- Refer clients with barriers to nonprofit housing and credit counseling agencies based on assessment of client's needs.
- Analyze requested renovation in relationship to neighborhood plans, historic preservation, and completeness and quality of bids. Knowledge of renovation terms and ability to work with contractors is desirable.
- Prepare and give presentations and workshops to Real Estate agents, neighborhood associations and other special interest groups.
- Remain current on Consumer Financial Protection Bureau (CFPB) and GSE rules and work with the NFC team to effectively implement updates to processes and procedures to remain in compliance.
- Assist and participate in other projects as assigned by management.

Experience and Skills to Succeed at this Position:

- Ability to manage a pipeline of loans meeting regulatory requirements and customer expectations.
- Strong customer service skills and the ability to explain complex lending products.
- The preferred candidate will have a two or four year college degree; a high school diploma is the minimum requirement.
- A minimum of 1-3 years of loan origination or equivalent mortgage lending experience.
- Knowledge of underwriting guidelines for conventional mortgage loans; specifically, Fannie Mae and NFC guidelines.
- Strong communication skills – written and speaking.
- Working knowledge of Spanish, Vietnamese, Karen languages or another language is desirable.

Job Requirements:

- This position is for NFC's Des Moines location. This position is in our office, with some flexibility for remote one day a week for eligible candidates.
- NMLS License is preferred or the ability to receive license within 60 days of hire.
- Proficiency with MS Office applications including Word, Outlook, PowerPoint and Excel. Ability to learn loan origination system.
- The ability to remain in a stationary position for extended periods of time
- The ability to position self as needed for routine office work such as accessing filing cabinets or using the phone; ability to operate a computer and other office productivity machinery, (e.g. calculator, copy machine, and computer printer)
- The ability to be mobile as related to business needs.
- Travel outside of the Des Moines metro (10% or less) will be required to attend appropriate training and conference events.

NFC offers competitive company benefits including free parking, business casual dress, paid sick/vacation leave, cafeteria plan, potential annual bonus up to 10% of salary, and 401(K) plan. Office hours are Monday through Friday 8:30 am to 5:00 pm. Flexible hours and remote work may be approved through your manager considering the duties of the position and business needs.

Expected pay range: \$54,300 to \$68,000 annually depending on skills and experience; this is an hourly position.

Please send cover letter and resume to:

VP of Lending

NEIGHBORHOOD FINANCE CORPORATION

4908 Franklin Ave Des Moines, IA 50310

Or tgearhart@neighborhoodfinance.org

No phone calls please