

Lafayette Habitat for Humanity Position Description

Job Title: Mortgage Services Coordinator
Department: Mortgage Services
Reports To: Mortgage Services Manager
FLSA Status: Non-exempt, Full-time 40 hours per week
Benefits: Paid holidays, PTO

Summary: The Mortgage Services Coordinator assists the Mortgage Services Manager with mortgage servicing with an emphasis on compassionate collections and a goal to improve the financial health of our homeowners and the affiliate.

Essential Duties and Responsibilities

- Provide great customer service to homeowners who have mortgage-related issues, including late or missing payments, insurance questions, changes in income, etc., referring homeowners to relevant staff and/or outside service providers as needed
- Produce proactive mortgage notifications, including monthly statements and late notices, that adhere to internal and Federal timelines, ensuring homeowners are informed of and understand their mortgage status
- Process homeowner mortgage and escrow payments via Keystone mortgage servicing database software
- Track homeowner payment delinquencies and submit weekly reports to mortgage committee
- Conduct daily activities necessary to maintain low delinquency rates and minimize loss
- Utilize comprehensive financial counseling and loss-mitigation techniques in response to homeowner financial difficulties
- Recommend formal payment plans and/or mortgage modifications to mortgage committee for approval
- Keep comprehensive records of all homeowner interactions, documenting all decisions and offers in writing
- Maintain homeowner mortgage files
- Ensure compliance with all Federal and State regulations regarding mortgage lending and servicing, foreclosure prevention, and fair housing, including Dodd-Frank and related CFPB rules, RESPA, FCRA, Fair Debt Collections Practices Act, ECOA, ADA, Fair Housing Act, etc.
- Other duties as assigned

Qualifications:

- **Experience & Education:**
 - Mortgage lending, servicing, and/or counseling experience highly desirable
 - Knowledge of housing programs and community development helpful
 - Accounting and/or bookkeeping experience helpful
- **Computer Literacy:**
 - Skilled in Microsoft Office, including Excel, Word, and Outlook
 - Experience with Microsoft Access-based databases preferred
 - Use of email and text messaging to communicate

- **Communications:**
 - Excellent verbal and written communication skills
 - Excellent interpersonal skills
 - Ability to direct conversations to productivity
 - Ability to be firm and communicate boldly, when appropriate
- **General Qualifications**
 - Excellent decision-making and problem-solving skills
 - Ability to work well with and express compassion to diverse individuals
 - Sensitivity to the strengths and needs of low-income households
 - Capacity to develop and maintain successful and productive relationships with homeowners and co-workers
 - Ability to maintain confidentiality regarding homeowner accounts and interactions
 - Valid driver's license and reliable transportation with proof of insurance

Physical Demands: The physical demands 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.

- Normal office conditions

Work Schedule:

- Must be flexible to work outside of normal business hours on occasion

About Habitat for Humanity: HFH is a community-based, ecumenical Christian housing ministry building affordable, sustainable homes in partnership with local households who need a decent place to live. Habitat acts as both contractor and lender, selling houses to partner families at cost via no-interest mortgages, proceeds from which are reinvested to finance construction of more homes. For more information visit our website at www.habitatlafayette.org, or find us on Facebook at www.facebook.com/lafayettehabitatforhumanity.

Lafayette HFH is an Equal Opportunity Employer. All candidates will be required to undergo a background check.