

## City of Fort Worth, Texas Job Description

<b>Classification Title</b>	Senior Loan Services Representative		
<b>Job Code:</b>	TC5510	<b>Job Family:</b>	Technical/Para-Professional
<b>Pay Grade</b>	509	<b>Date Reviewed:</b>	07/09/15
<b>FLSA Status</b>	Nonexempt	<b>Date Revised:</b>	

### GENERAL SUMMARY

Performs duties in loan application analysis, loan underwriting, loan servicing, purchasing of property and monitoring for program compliance of all loans processed. Performs a variety of technical and complex tasks relative to assigned area of responsibility.

### ESSENTIAL DUTIES & RESPONSIBILITIES

*The intent of this job description is to provide a representative summary of the major duties and responsibilities performed by incumbents of this job. Incumbents may be requested to perform job-related tasks other than those specifically presented in this description.*

1. Markets the housing programs to community organizations, other housing non-profit agencies, lenders and prospective homebuyers.
2. Reviews prospective homebuyer's application file to ensure all program and Fannie Mae and FHA guidelines are met. Verifies loan and percentages and determines credit worthiness and loan approval.
3. Screens potential homebuyers, interested in the Infill Housing Program, evaluates and identifies their housing needs or problems.
4. Negotiates with private property owners for the purchase of sites to be used for newly constructed homes and sales to lower income families.
5. Prepares and files lien documents and legal documents for the transfer of property. Prepares client files after closing to ensure documents are available for review.
6. Creates the loan and provides account information to accounting to receive mortgage and loan payments.
7. Establishes mortgage and loan accounts. Posts to appropriate categories and prepares journal entries for account maintenance. Prepares amortization schedules, orders and provides payment coupon book to clients.
8. Tracks the different fund moneys to ensure payments are placed into correct categories. Tracks and reconciles escrow accounts for payment of interest principal, hazard insurance and taxes and the non-payback city assets.
9. Prepares and distributes monthly and yearly statistical and IRS reports and statements for management, IRS and clients.
10. Handles surveys, inspections and appraisals. Schedules closing and reviews and prepares sales contracts.

11. Packages City loans for sell to other lenders and prepare DEEDS of Trust.
12. Prepares lien release documents and payoff statements.
13. Conducts Homeownership Training Workshops.
14. Performs other related duties as required.
15. Adheres to assigned work schedule as outlined in the Department and City attendance policies and procedures; ensures all behaviors comply with the City's Personnel Rules and Regulations.

## **KNOWLEDGE, SKILLS & ABILITIES**

- **Knowledge of:**
  - Mortgage lending.
  - Federal housing and loan programs.
  - Principles and practices of real estate.
  - Basic laws and regulations related to the transfer of property titles and deeds.
  - Real estate values and repairs.
  - Methods and techniques of credit counseling.
  - Housing demographics in assigned area.
  - Basic principles and practices of budgeting.
  - Office equipment including computers and supporting word processing and spreadsheet application.
  - Pertinent Federal, State and local laws, codes and regulations.
- **Skill in:**
  - Planning and prioritizing.
  - Observation and sound decision-making.
  - Organization and time management.
  - Good judgment.
- **Ability to:**
  - Perform financial analysis for investment purposes.
  - Read, interpret and understand property records including drawings, maps, sketches, title deeds, and legal descriptions and related documents.
  - Explain policies, procedures, rules and regulations in assigned program area.
  - Apply policies, procedures, rules and regulations of housing in determining program eligibility.
  - Review and evaluate financial information.
  - Communicate clearly and concisely, both orally and in writing.
  - Maintain a variety of records and files.
  - Prepare clear and concise reports.
  - Office equipment including computers and supporting word processing and spreadsheet applications.
  - Establish and maintain effective working relationships .

## **MINIMUM JOB REQUIREMENTS**

Bachelor's degree from an accredited college or university with major course work in Finance, Real Estate, Business Administration, Administrative management or related field and four years of direct real estate loan experience, loan analysis, loan servicing, or loan underwriting and monitoring with a lending institution.

## **OTHER REQUIREMENTS**

Valid Texas Drivers License.

Texas Notary Public Certificate.

Texas Real Estate License.

## **WORKING CONDITIONS**

*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.*

Depending on assignment, positions in this class typically require touching, talking, hearing, seeing, grasping, standing, stooping, kneeling, crouching, reaching, walking and repetitive motions.

## **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.*

Sedentary Work – Depending on assignment, positions in this class typically exert up to 10 pounds of force occasionally, a negligible amount of force frequently, and/or or constantly having to lift, carry, push, pull or otherwise move objects. Sedentary work involves sitting most of the time. Jobs are sedentary if walking and standing are required only occasionally and all other sedentary criteria are met.