

Neighborhood Housing Services of Baltimore Mortgage Loan Officer Job Posting

Neighborhood Housing Services of Baltimore (NHS) is a well-established non-profit organization with a team oriented work environment. NHS of Baltimore's mission is to spark renewed vitality in neighborhoods by engaging our community partners, increasing sustainable homeownership, and advancing capital solutions. We are looking for an experienced Mortgage Loan Officer to join our growing team in Baltimore, Maryland.

The Mortgage Loan Officer (MLO) will be responsible for originating all first and subordinate loan/grant applications and conducting pre-qualification and pre-approval for prospective homebuyers and borrowers. The MLO will also market products and services to consumers and business partners and to meet strategic goals in targeted neighborhoods as well as annual production goals for all lending programs. This position will involve working some evening and weekend hours.

ESSENTIAL FUNCTIONS

- Market available loan products, grants, and services to community-based businesses, real estate professionals, financial entities, housing counseling agencies and customers to enhance awareness of available lending products
- Perform a mix of activities including public presentations, NHS educational workshops, informational kiosks and displays, and individual networking. Provide general information about loan products/programs in response to inquiries and referrals
- Originate loans for all programs using Encompass (NHSB's loan origination system).
- Review loan applications and evaluate customer eligibility for specific loan products. Submit loan application packages for processing and approval in accordance with internal submission guidelines
- Develop and maintain relationships with outside entities to provide leads and access to potential borrowers for loan products/programs
- Maintain working knowledge of updated guidelines for loan programs offered, as well as current lending industry standards and regulatory and compliance requirements for loan origination
- Maintain required job skills and core professional competencies including licensing, continuing education, and examination requirements, if applicable. Attend and participate in required educational programs and staff training sessions
- Pre-qualify potential homebuyers from referral partners, assess readiness for home ownership and refer potential homebuyers to internal counseling and education programs if appropriate
- Review "triage" evaluation of designated attendees at Orientation meetings, and follow-up on all "near ready" participants to assist with loan products, grants, and services. Provide individualized loan product counseling and training to potential buyers or homeowners classified as "near ready"
- Serve as the liaison for the loan customer throughout the application process. Monitor the progress of the loan application, communicate as necessary with relevant staff members, investors, and vendors. Serve as an advocate for the loan customer collecting data and participate in problem-solving process
- Maintain a high degree of accuracy and adherence to all federal and lending laws. Work with Quality Control staff to correct any issues that arise in the quality control monitoring process
- Advise and educate clients of risks, consequences, and benefits of alternative lending solutions
- Evaluate applicant information, documentation and develop loan applications. Inform loan applicants of additional requirements
- Consult with clients about lending needs to assist with achieving their financial goals, including the collection and analysis of client information and financial situation

- Schedule and track closing dates, contingency dates, and loan lock expirations
- Complete loan contracts, explain provisions to applicants, obtain signatures and notarizations, and collect fees

KNOWLEDGE, SKILLS AND ABILITIES REQUIRED

- Minimum of five (5) years of mortgage sales and/or outside sales experience
- Knowledge of loan products, programs, and compliance requirements for loan programs
- Flexibility to conduct off hour appointments and interviews with customers and business partners
- Excellent oral and written communication skills
- Professional demeanor and presentation skills
- Ability to effectively manage workload and projects with competing deadlines, priorities and demands
- Strong organizational and prioritization skills
- Excellent interpersonal and service orientation skills. Demonstrated ability to work effectively with diverse and multi-cultural customers
- Ability to work a flexible schedule, which includes some evenings and weekend hours. Ability to travel locally to meet customers
- Strong mathematical and analytical skills
- Demonstrated ability to effectively manage confidential and sensitive information
- Ability to speak both English and Spanish fluently is a plus

EDUCATION REQUIRED

- High school diploma or equivalent work experience. Bachelor's degree or additional education is a plus
- Mortgage license required

TECHNICAL SKILLS REQUIRED

- Proficiency with MS Office Suite, specifically Outlook, Word, and Excel
- Experience with Encompass or other mortgage software systems is highly preferred
- Ability to learn and use database software, automated underwriting platforms, Loan Origination Systems and other specialty software as needed

PHYSICAL REQUIREMENTS AND WORK ENVIRONMENT

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, smart phones, office phones, photocopiers, filing cabinets and fax machines. The position requires the ability to travel or operate a vehicle to travel.

While performing the duties of this job, the employee is regularly required to talk and hear. The employee frequently is required to sit for long periods of time, stand; walk; use hands to finger, handle or feel; and reach with hands and arms and requires the ability to occasionally lift office products and supplies up to 25 pounds. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

TO APPLY:

This position offers a competitive base salary, excellent benefits, and a great working environment. Candidates interested in applying for this position should submit a resume and cover letter to hr@nhsbaltimore.com.

Neighborhood Housing Services of Baltimore is an Equal Opportunity Employer/M/F/Disability/Vet.