

SOUTHWEST MINNESOTA HOUSING PARTNERSHIP

Job Title: **Program and Lending Manager**

Supervisor: Director of Homeownership Services

Classification: Exempt

Proposed Approval Date: December 2018

Date of Last Update: December 2018

SUMMARY:

This position is responsible for the management, administration, budgeting and general oversight of all lending programs administered by the organization. The position will work directly with property owners as needed to complete the lending process (homeowners, landlords, and commercial property owners). The position will also be responsible for underwriting and packaging of loans for home purchase clients and lenders. The staff will be familiar with lending requirements for all SWMHP administered loan programs and will ensure the organization's compliance with those products. The staff will establish monitoring systems to review the efficiency and accuracy of the administration of each program. The position will manage the organization's partnerships with other agencies, funders, etc., to perpetuate the success of each project and program.

EXPERIENCE, COMPETENCIES AND EDUCATION:

- Bachelor's degree from an accredited college or university, preferably in the field of Economics, Business Finance, or Public Financial Management or 4 plus years in underwriting and/or lending.
- Minimum of 1 year experience in professional lending or administration of Federal/State programs.
- Extensive organizational skills and an ability to handle multiple tasks.
- Excellent verbal and written skills.
- Ability to work independently, is motivated and a self-starter.
- Moderate to Strong Computer Experience: Microsoft Office (Word, Excel, Access, Power Point).
- Ability to handle moderate to complex mathematical calculations.
- Knowledge of the principles of underwriting.
- Comfort and experience with public presentations.
- Ability to work with the public, articulate ideas and work with differing cultural and economic backgrounds.
- Ability to problem solve and identify new solutions and adaptations.
- Willingness to work flexible schedules.

PRINCIPAL JOB DUTIES AND RESPONSIBILITIES:

Program Marketing: Assist the staff in marketing loan products by providing product information.

Home Repair Loan Programs: Oversee all aspects of home repair lending products for the organization. Administer all aspects of the customer eligibility and lending process. Maintain an organized file maintenance and reporting system. Coordinate draws, financial closings and other program requirements. Maintain good relationships and communicate regularly with funders. Manage the usage of funds to ensure success. Ensure compliance with any Federal, State or other program requirements.

Commercial Lending Products: Oversee all aspects of SWMHP commercial lending programs (rental and commercial rehabilitation loans) for the organization. Manage the application process for the applicants to the program and ensure that all eligibility requirements are met. Maintain an organized file maintenance system. Coordinate draws, financial closings and other program requirements. Maintain good relationships with customers and communicate regularly with funders. Monitor the usage of funds to ensure success. Ensure compliance with any Federal, State or other program requirements.

USDA Rural Development Loan Packaging: Administer the processing and collecting of loan applications for applicants of the USDA 502 Direct Loan program. Manage all aspects of the package for applicants, compile information, verifying eligibility, submitting package, follow-up all the way through the closing of the loan. Coordinate services as required by USDA and communicate with all parties to the loan. Ensure compliance of USDA requirements.

Loan Underwriting: Underwrite loans originated by the organization. Collect specific information from customers as needed. Compile and maintain complete files.

Loan Processing: Manage loan intake process to ensure maximum efficiency. Prepare standardized loan documents for SWMHP lending programs. Maintain loan documents so that they are easily accessible and establish a periodic review schedule. Prepare loan documents as required for each transaction. Ensure that all documentation is collected for each borrower and is managed in an organized file system. Review loan documents prepared by other lenders for the organization to ensure accountability and compliance.

Lending Database: Supervise and manage the use of the organization's customer database. Work with other staff identified to devise a systematic and efficient approach to entering and retrieving data. Maintain a database or spreadsheet of all loan products offered or managed by the organization by project.

Budgeting: Continually monitor loan fund balances for all products offered or used by the organization or its partners to ensure sufficient funds, manage changes to the fund or prepare requests for additional funding as needed.

Partner Relations: Work with other housing partners (Lenders, Realtors, Home Inspectors, Title Companies and partner organizations) to provide information about products provided by the SWMHP or its customers for residents of the region. Prepare materials and presentations to effectively communicate information. Coordinate regional lending meetings to disseminate information.

Closing Agent: Manage the loan documents required to properly secure funds for either the organization or its funder. Coordinate closings with owners, manage fees, and ensure accuracy of documents. Coordinate the recording and collection of documents.

Grant Reporting: Prepare reports required by funding agencies, as necessary, and in conjunction with the Finance Department.

Community Representation: Represent the Southwest Minnesota Housing Partnership in communities, counties, state and federal organizations, foundations and all other public activities at the direction of the CEO, COO, or the position's Supervisor.

Travel: Travel within the region frequently (weekly), within the State Minnesota occasionally (monthly), and will travel out of state as needed for training and other staff development opportunities. Must be willing to drive company vehicles or personal vehicle as required.

Lifting: Lift more than 50 pounds on occasion.

Hours: Work primarily daytime office hours during the week but will be expected to work a flexible schedule including evening hours and weekends to accommodate customer needs and deadlines.

DISCLAIMER AND APPROVAL

This position will perform other duties as assigned by the position's Supervisor and the Chief Executive Officer.

The foregoing statements describe the principal functions of this position but shall not be construed as an exclusive listing of all inherent requirements for the position.

Employee Acknowledgment:

Signature

Date

Employer Acknowledgment:

Signature

Date