



Title: Home Loan Specialist

Job Status: Full Time/Salary

Department: Credit

Reports to: To be determined

Work Schedule: 40-45 hours per week

Amount of Travel Required: 25% required

Competitive base with bonus potential along with a portion of compensation based on meeting licensing requirements.

POSITION SUMMARY:

The Home Loan Specialist reviews credit, approves and ensures timely processing of mortgage applications. Communicates directly to individual home buying customers.

QUALIFICATIONS:

- ✎ Undergraduate degree or equivalent experience in lending
- ✎ Must be able to meet various state defined criteria to achieve and maintain specific mortgage professional licensing
- ✎ Ability to effectively communicate and interact with internal and external customers via phone, email and fax
- ✎ Ability to manage multiple duties with a sense of urgency
- ✎ Great attention to detail and organizational skills
- ✎ Travel and flexible hours in work schedule necessary
- ✎ Ability to work in a team environment
- ✎ Strong computer skills

ESSENTIAL FUNCTIONS:

- ✎ Underwriting- Analyzes and approves mortgage loans by examining applicant and financial information to determine credit worthiness
- ✎ Has authority over lending decisions
- ✎ Maintains licensing and pre-licensing for assigned states
- ✎ Good interpersonal skills, effective persuasive skills and a strong desire to provide exceptional customer service
- ✎ Services 15-20 home centers for the purpose of providing VMF's financing programs to customers
- ✎ Knowledge of available loan products to better serve the customer
- ✎ Helps determine appropriate loan products for individual customers
- ✎ Establishes direct interaction with customers to provide VMF mortgage products
- ✎ Maintains punctuality and attendance standards at all times
- ✎ Performs other duties as assigned

OTHER FUNCTIONS:

- ↪ Continues on-going training
- ↪ Responds efficiently to daily email, voicemail and follow up work
- ↪ Knows and uses computer procedures related to credit activity
- ↪ Works with credit stipulations department for timely file management
- ↪ Verifies accuracy of credit report and pull new reports as needed
- ↪ Reviews verification items; such as, credit references, paystubs and tax returns
- ↪ Attends and gives presentations at Home Center manager's meetings and rallies
- ↪ Miscellaneous projects and other duties as assigned

BENEFITS:

- ↪ 401(K) includes 100% company match of the first 6%
- ↪ Medical and Dental Plan with Prescription Coverage with Vision
- ↪ Paid vacation, sick days and holidays
- ↪ Tuition Assistance
- ↪ Wellness Programs and On-site workout facility
- ↪ On-site restaurant
- ↪ BONUSSES!!!

OTHER REQUIREMENTS:

Legal to work in USA

PHYSICAL DEMANDS:

Must be able to remain in a stationary position 75% of the time.

Constantly operate a computer and other office productivity machinery, such as a telephone, calculator, copy machine, and computer printer.

80% communication methods completed over the phone. Must be able to exchange accurate information at all times.

Ability to identify and assess account status and determine appropriate process.

Constantly works in an indoor temperature controlled, sealed window office environment.