

RIHousing – Loan Specialist LEAD

RIHousing is committed to creating a diverse environment and is proud to be an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, gender, gender identity or expression, sexual orientation, national origin, genetics, disability, age, or veteran status.

What it's all about:

This position is accountable for the accurate and timely processing of applications, grants, and loan documents, including conducting loan closing, periodic review of contractors licenses and insurance to ensure accuracy, and preparing payment requisitions under the LeadSafe Homes Program.

What you'll do on a daily basis:

- Reviews applications for accuracy, completeness, and compliance.
- Performs all required processing and operational functions to ensure an efficient and timely application processing period.
- Prepares closing documents, contracts, agreements, and check requests accurately.
- Responds to customer inquiries and requests from attorneys, contractors, etc., in a professional, courteous and timely manner.
- Performs related administrative duties or special projects as assigned.

What you'll bring to the team:

The incumbent performs a variety of processing; data entry; documentation; preparing written correspondence, contracts, grants, and loan documents; and customer service functions on a daily basis as follows:

Incumbent reviews applications for accuracy, completeness, and compliance with underwriting guidelines for the programs. Incumbent assists customers when necessary to ensure that submitted applications are complete and accurate. Title search request: Incumbent performs title search request to lawyers for each property Loan Number: Responsible for assigning Loan numbers to each project.

This position requires the accurate preparation of closing documents. Incumbent schedules and coordinates loan closings with applicant, contractor, and appropriate staff.

Incumbent coordinates relocation of households as necessary: processes relocation stipends and payments as needed. Incumbent produces draft contracts and agreements with customers, vendors, and community organizations that serve as program sub-grantees. This position is responsible for the timely preparation of all check requests and ensures delivery to the appropriate department for processing, including title search lab invoices and UPS requests.

Incumbent maintains a project status tracking system for applications to ensure that projects are completed in a timely manner. This position coordinates training and licensing classes for program participants and contractors with public and private institutions. Assists in enrolling new contractors into the program and maintains the participating contractor files ensuring that educational and licensing requirements are current.

The incumbent is responsible for Discharge/Payoff requests and coordinates with Legal Department, and Loan Servicing Incumbent performs related administrative and clerical functions as required.

Position involves significant contact with customers, contractors, and housing development partners. Superior customer service skills are required.

What you'll need to succeed:

- Two years of loan processing experience or equivalent mortgage banking experience
- Good verbal and written communications skills, along with strong computer, organizational and problem-solving skills
- Bilingual ability preferred (particularly Spanish or Portuguese)
- Associates degree in real estate, business administration, or related field preferred

Why RIHousing:

- Mission-Driven Organization
- Dedicated Workforce
- Competitive salary
- Parking Stipend
- Medical/Dental/Vision/Life Insurance
- Paid Time Off
- Retirement Options
- Flexible Work Hours
- If Position Eligible, Future Hybrid Work May Be Available
- Education Reimbursement
- Onsite Fitness Classes
- Volunteer Days
- Winner of "Best Places to Work" 2016, 2018, 2019, 2021
- Worksite Health Award 2013-2021

RIHousing strives to ensure that all people who live or work in Rhode Island can afford a healthy, attractive home that meets their needs. A good home provides the foundation upon which individuals and families thrive, children learn and grow, and communities prosper.

To achieve our mission, we:

- Offer fair, affordable, and innovative lending programs.

- Provide housing-related education to consumers and others.
- Promote and finance sensible development that builds healthy, vibrant communities.
- Provide housing grants and subsidies to Rhode Islanders with the greatest need.
- Team up with partners to improve everything we do.

RIHousing uses its resources to provide low-interest loans, grants, education, and assistance to help Rhode Islanders find, rent, buy, build, and keep a good home. Created by the General Assembly in 1973, RIHousing is a privately funded public purpose corporation. RIHousing requires its employees to be highly motivated and knowledgeable, have a sound understanding of the changing needs of Rhode Island's housing market, be willing to work within and toward a smoothly integrated operation, demonstrate a commitment to serve the people of Rhode Island, especially those with low and moderate incomes in need of safe and affordable homes, and possess a high level of integrity and deep respect for all Rhode Islanders, including customers, partners, and fellow employees.