

City of Fort Worth, Texas Job Description

Classification Title	Loan Services Representative		
Job Code:	TC5320	Job Family:	Technical
Pay Grade	508	Date Created:	10/01/15
FLSA Status	Non Exempt	Date Revised:	

GENERAL SUMMARY

Performs intake and screening duties, processing loan application analysis, basic underwriting functions, loan processing, preparation of loan information package for program compliance monitoring to ensure housing loans are processed. Performs a variety of technical 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 non-profit housing agencies, lenders and prospective homebuyers.
2. Processes and evaluates loan applications for program compliance and financial feasibility.
3. Determines client's eligibility by evaluating income, financial ability and stability availability of funds, job stability, and credit report and debt ratio.
4. Reviews loan application packages submitted by private lenders to determine client's eligibility and the necessary documents to close a property.
5. Prepares loan-closing package needed for the preparation of closing documents.
6. Provides credit counseling to clients; and negotiates credit settlements and repayment with creditors.
7. Performs case management activities when homeowners must be relocated to temporary housing when their homes are being rebuilt.
8. Responds to calls and inquiries from real estate agents, mortgage lenders, title companies, builders and potential applicants for housing programs; and schedules interviews when necessary.
9. Conducts Homeownership Training workshops on topics such as: How to Prequalify, Loan Application, Closing Procedures, Budgeting/Counseling, Role of a Realtor, Home Maintenance, and the Advantages/Disadvantages of Home Ownership to introduce, familiarize and prepare prospective homebuyers to homeownership and related responsibilities.

10. Identifies and computes the amount of financial assistance required for the sale.
11. Reviews and prepares sales contracts.
12. Determines the appropriate funding source for loans and request payments for closing and financial assistance costs.
13. Monitors expenditures in various funding sources to ensure funds are available for the loans and mortgage.
14. Requests and reviews property appraisals, environmental reviews, and property inspections for housing quality standards, pest control reports and appropriate insurance.
15. Performs related duties as required.
16. 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.
 - Loan processing.
 - 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:**
 - Basic math.
 - Organization and time management.
 - Computers and applicable software.
 - Customer service.
 - Interpersonal relations.
- **Ability to:**
 - Communicate clearly and concisely, both orally and in writing.
 - Performs financial analysis for investment purposes.
 - Reads, interprets and understands property records including drawings, maps, sketches, title deeds, and legal descriptions and related documents.
 - Explains policies, procedures, rules and regulations in assigned program area.
 - Apply policies, procedures, rules and regulations of housing in determining program eligibility.
 - Reviews and evaluates financial information.

- Maintains a variety of records and files.
- Prepares 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 two years of direct real estate loan experience, loan analysis and monitoring with a lending institution.

OTHER REQUIREMENTS

Valid Texas driver's license.

Possession of or ability to obtain a Notary Public Certificate.

Some positions may require a 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, 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.