

ORGANIZATIONAL BACKGROUND

VCCDC was incorporated in 2001 by affordable housing advocate, the late Rodney Fernandez, and Bertha Garcia as an independent 501(c)(3) to fulfill their vision of strengthening and sustaining prosperous communities through mortgage financing, education and financial literacy. Since then, in Rodney's name, the Board of Directors and staff have all worked together to carry on this vision. The mission of VCCDC is "To strengthen and sustain vibrant communities by empowering individuals and families to build wealth through education and homeownership with a primary focus on serving low-to moderate-income clients."

BENEFITS

Comprehensive benefits package includes:

- Health, vision, dental, life and AD&D insurance (employer paid for employee, add'l cost for family plans) – eligible 60 days after hire date
- Availability of Flexible Spending Account (FSA), Health Savings Account (HSA), and 403B Retirement Plan – all voluntary
- 13 Paid Holidays
- Paid Time Off (PTO) - based on months of service, accrual begins on hire date

SALARY

- Salary starting at \$37,440/year plus opportunity for bonuses
- Salary dependent on experience
- Full-time, 40 hours

CONTACT

All qualified persons should fax or email resume to:
VCCDC - Attn: Keily Victoria
(805) 604-1359
kvictoria@vccdc.org

This job announcement is not intended to be an all-inclusive list of duties and standards of the position. Incumbents will follow any other instructions, and perform any other related duties, as assigned by their supervisor. VCCDC will provide reasonable accommodation when requested by a qualified applicant or employee with a disability, unless such accommodation would cause an undue hardship.

VCCDC is an Equal Opportunity Employer

POSITION SUMMARY

Are you passionate about making a positive impact in the community while helping individuals and families achieve their dream of homeownership? Are you a Mortgage Loan Officer and interested in becoming a Community Lending Mortgage Officer? VCCDC is seeking dedicated mortgage loan originators to help expand their lending expertise (learning and training and use of Down Payment Assistance Programs and Special Purpose Credit Programs) so that together we can help families and individuals achieve that dream of homeownership. The Community Mortgage Loan Specialist works under the supervision of the Director of Lending Services.

This position is subject to the Dodd Frank/Truth in Lending Act qualification requirements for Loan Originators. As such, an employment offer for this position is contingent on VCCDC's review of criminal conviction history, credit report, and information available through the National Mortgage Licensing System (NMLS) and any other information relevant information to demonstrate financial responsibility, good character and general fitness for the position. Continued employment in this position would be contingent upon compliance with Truth in Lending Act/Dodd Frank Loan Originator Requirements. VCCDC is a real estate broker licensed under the California Department of Real Estate (DRE) thus Community Mortgage Loan Specialists are required to hold a valid DRE license.

ESSENTIAL DUTIES AND RESPONSIBILITIES

To perform this job successfully, an individual must be able to perform the following satisfactorily:

- Cultivate, secure and maintain referral relationships for the purpose of originating mortgage loans and capturing additional clients for the organization while providing high quality service. This would include but not limited to reaching out to Realtors, builders, community partners, networking groups and the real estate originators sphere of influence
- Interview loan applicants and evaluate credit worthiness
- Understand and promote down payment assistance programs
- Originate loan documentation
- Adhere to secondary market and mortgage insurance guidelines
- Preliminary approval or denial of loan applications based on secondary market guidelines
- Comply with state and federal real estate lending laws
- Work with VCCDC's Education/Coaching division to introduce mortgage services and products to their clients, as requested
- Share the responsibility with the VCCDC Mortgage Lending team to present at monthly Homebuyer Workshops and other workshops as needed on Saturdays and evenings
- Represent VCCDC at offsite community events

MINIMUM QUALIFICATIONS

- Present a positive image of VCCDC through a professional appearance and courteous attitude
- Minimum 3 years of proven mortgage lending/sales experience required.
- NMLS endorsed and licensed with the California Department of Real Estate
- Ability to develop strong partnerships with clients and partners
- Exhibit consultative skills to provide recommendations based on financial analysis and expertise, product knowledge and knowledge of the borrower's financials needs, goals and circumstances
- Excellent written and oral communication skills
- Knowledge of local real estate market
- Knowledge of FHA, VA, FHMA and FHLMC guidelines
- Ability to work with a diverse borrower population
- Ability to operate office equipment, including PCs, printer/fax, Microsoft Outlook, Word & Excel, and databases such as Calyx Point
- Bilingual in Spanish preferred