

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 \$19/hour
- 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

LOAN TRANSACTION ASSISTANT

POSITION SUMMARY

Are you passionate about making a positive impact in the community while helping individuals and families achieve their dream of homeownership? The Loan Transaction Assistant position may be the right position for you! The primary function of the Loan Transaction Assistant position is to provide administrative and clerical support to ensure the efficient operation of the Mortgage Lending Department. The position is best suited for an independent worker who excels in customer service and values working in a fast pace environment. The Loan Transaction Assistant reports to the Director of Lending Services.

ESSENTIAL DUTIES AND RESPONSIBILITIES

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

- Conducts pre-screening of prospective clients and introduces VCCDC's mortgage lending services and products
- Schedules, confirms, and manages client appointments via telephone and email
- Works with Mortgage Loan Specialists and Loan Processors to ensure efficient loan processing including but not limited to gathering and preparing all documents needed to satisfy underwriting requirements, sending out verification request, validating documents for data integrity based on automated underwriting recommendation, keeping interested parties advised as to the status of the loan applications and other tasks as assigned
- Coordinates the request of additional information required from the client
- Answers and directs phone calls
- Takes and distributes messages
- Handles inquiries for the Lending division
- Checks and distributes documents and correspondence
- Maintains filing systems
- Photocopying, scanning and faxing
- Prepares and sends outgoing mailings and packages
- Becomes familiar with loan origination software programs and client management programs (Calyx Point, Mortgage Office, Top of Mind and various investor portals) and updates and maintains these databases
- Becomes familiar with all loan products, including but not limited to down-payment assistance programs, government programs, conventional products
- Assists with front desk coverage as needed
- Represent VCCDC at community events, occasionally

ESSENTIAL SKILLS

- Present a positive image of VCCDC through a professional appearance and courteous and upbeat attitude
- Punctual & dependable
- High level of customer service and dedication to excellence
- Ability to prioritize and meet deadlines
- Excellent time management skills and the ability to work unsupervised
- Strong organizational skills and attention to detail
- Demonstrate initiative, accountability, and integrity
- Solid social and communication skills
- Intermediate or advanced knowledge of office equipment, including PCs, printer/fax and Microsoft Suite
- Ability to quickly learn new client management systems and online platforms
- Demonstrate a genuine interest and enthusiasm for VCCDC's mission and working in a team environment
- Experience in the mortgage industry is preferred
- Bilingual English/Spanish preferred – speaking, reading, and writing
- Normal schedule is Monday - Friday, 9am - 6pm but must be flexible to work occasional Saturdays and evenings should the need arise