



## Job Description

Position Title: Lending Services Assistant

Team: Administration

Supervisor Title: Lending Services Manager

FLSA Status:  Exempt

Date: 8/4/2022

Non-Exempt

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### General Position Summary:

The position is responsible for providing family assistance, education, collecting on past-due mortgage balances and providing additional administrative tasks to the Lending Services Team as needed.

### Core Responsibilities:

*List major actions performed in the job. Describes what occurs and the reason the action is taken. Regular and predictable attendance is a required function of this position.*

1. Contact family partners with overdue accounts and attempt to either collect payments or create a plan to get families back on track.
2. Monitor GDHFH delinquent accounts and identify families who may need financial counseling.
3. Maintain records of contacts and attempted contacts with delinquent families as well as records any payments collected from the customer.
4. Create or assist with the creation of routine reports and analysis at the direction of the Lending Services Manager.
5. Serve as the initial point of contact for partner families with past-due mortgage balances.
6. Negotiate payment arrangements, within given authority, with the goal of keeping partner families current on their mortgages and delinquencies to a minimum standard.
7. Responsible for analyzing the partner family's financial situation and making recommendations, in conjunction with Family Services Team, on loan modifications/workout options to resolve more serious delinquencies
8. Identify, maintain, track and log requested documentation for loan modification review and communications with partner families.
9. Submit regular reports on the status of unpaid accounts and any repayment progress.
10. Actively seek out resources for referrals that may help family partners with their financial situation.
11. Work with foreclosure attorney on mortgages that enter the foreclosure process.

12. Complete Intake Appointments with individuals who are interested in the Homeownership program.
13. Explain GDMHFH programs in detail to instill hope to the applicants during the initial steps of the intake process.
14. Assist Lending Services Team with other duties as assigned.

**Requirements:**

*Describes the minimum education and experience, certifications, licenses, physical demands, working conditions and skill sets needed to perform the job*

- 3-5 years' experience with collections, preferably mortgage accounts
- Knowledge of Fair Debt Collection Practices Act (FDCPA) guidelines preferred
- Experience using Excel and Word.
- Excellent customer service and communication skills, both written and verbal.
- Strong attention to detail and have an organized workflow.
- Ability to communicate with individuals who do not have English as their first language
- Problem analysis and solving skills, Judgment and decision-making ability, Initiative, Confidentiality
- Convey clear, concise information to others, using verbal or other appropriate communication techniques.
- Complete formal training plan and assignments as required.
- Treat others in a nondiscriminatory, lawful and ethical manner, respecting the differences among people, and the value they bring to GDMHFH.
- Follow safe practices in all work activities to avoid injuries and accidents.

**Job Competencies:**

Demonstrate commitment to Greater Des Moines Habitat for Humanity's Mission and Values

Mission

Seeking to put God's love into action, Greater Des Moines Habitat for Humanity brings people together to build homes, communities and hope.

Values

1. Build Solutions
2. Build Safety Mindset
3. Build Faith and Family
4. Build as Stewards
5. Build with Heart

**Normal Work Environment (Check best description):**

**Office**

**Outdoors**

**Retail**

Continuous (67-100% of workday)

Frequent (34-66% of workday)

Occasional (1-33% of workday)

## Physical Requirements:

Continuously = 67-100% of workday

Frequently = 34-66% of workday

Occasional = 1-33% of Workday

**(Indicate C, F, or O in front of each below)**

F Sitting

O Standing

O Bending

O Twisting

O Stooping

O Reaching above Shoulder

O Kneeling

O Reaching below Shoulder

O Crawling

O Working at Low Position

O Climbing Stairs

O Pushing/Pulling

O Climbing Ladders

O Working on Elevated Surfaces

O Driving

O Walking

O Working on uneven surfaces

## Weight Lifting/Carrying:

O Sedentary (0-10 lbs.)

O Light (11-25 lbs.)

O Medium (26-50 lbs.)

O Heavy (51-74 lbs.)

O Very Heavy (75-100 lbs.)

## Dexterity:

F Eye/Hand Coordination

O Feet (foot pedals)

O Fingering (picking, pinching, etc.)

O Handling (holding, grasping, etc.)

F Wrist Motion (repetitive flexion/rotation)

**Hearing:**  Yes  No

If yes, explain the reason hearing is necessary:

Hearing is necessary to perform the job as the ability to communicate verbally is essential to coordination with internal and external customers.

**Visual Acuity Distance:** (Example - clarity of vision at 20 inches or less):

Clarity of vision at 24 inches or less necessary to view computer monitor and read reports.

## Equipment/Supplies/Tools

- Computer and Accessories
- Printer/Copier/Scanner/Fax
- Telephone
- General Office Supplies

**Note: Attach copy of Mission Statement and Core Values to each role description**