



## Mortgage Lending Assistant (PART TIME) BCL of Texas Job Description

**Location:** Austin (78704) or Dallas (75235)

**Reports to:** Chief Operating Officer

**Salary:** DOE

**Benefits:** Flexible work schedule, which includes telecommuting option.

**Company Description:** Established by community volunteers from the central Texas region in 1990, Business and Community Lenders (BCL) of Texas is a nonprofit organization dedicated to improving the lives of Texans through asset-building and job creation. We are committed to providing valuable, customized solutions and comprehensive service to every customer. BCL of Texas has a team of honest professional leaders who are responsive, competitive, and efficient. We respect and advocate for our customers and commit to initiate new community and economic development programs and services to help build stronger communities in Texas.

**Position Summary:** This position reports directly to the Chief Operating Officer, with primary duties including but not limited to assisting the Mortgage Loan Originator in the processing and closing of a down payment program, Neighborhood LIFT. These loans are available to individuals who fall within the required income guidelines. Other duties may include assisting with processing of other first or second mortgages loans for the organization.

### Primary Tasks:

- Collects documentation for loan applications and verifies the accuracy of information provided.
- Prepares the loan file in accordance with prescribed work process flows, timelines, quality, and productivity standards.
- Provides assistance in collection of required loan documentation and informs members of origination process and timelines.
- Ensures the accuracy of borrower's data entered in the loan originations system (Calyx - Point).
- Knowledge of Purchase Agreement and/or One to four Family Residential Contracts
- Provides assistance in reviewing the Case submission package and updates LOS and DataSafe Cube tracking system.
- Meets or exceeds member expectations and target dates within the daily tracking system.
- Daily update DataSafe Cube – to ensure all loan estimates are sent out timely
- Performs other loan setup and originations-related tasks as requested.

### Qualifications:

- High school diploma or GED; Bachelors degree preferred (or equivalent work experience) in Business Administration, Finance, Marketing, or related field
- One year or more of professional experience in residential mortgage lending, community reinvestment banking or closely-related field.
- Working knowledge of mortgage-related compliance, FHA/VA loans, regulations, and Title/Appraisal review
- Highly motivated self-starter with strong project management, facilitation, and change-management skills.
- Ability to work independently and as a productive team member.
- Flexible, adaptive and positive in a constantly changing environment.
- Strong communication, counseling, and computer skills a must.



- Mastery of spreadsheet software i.e., Excel.
- Ability to establish and maintain effective working relationships with co-workers, clients, lenders, funders, other agencies, and the public.
- Ability to communicate clearly and effectively, both verbally and in writing.
- Bilingual a plus but not required
- Certifications in NeighborWorks Trainings a plus but not required
- Understanding of federal and state lending regulatory and compliance requirements.
- Demonstrated ability to meet or exceed business goals and objectives.
- Proficient with Calyx and or equivalent loan origination system a plus but not required.

**The following ARE REQUIRED AND MUST be emailed:**

- Resume including previous salary history
- Professional reference list with contact information
- Cover Letter (a letter that explains)
  - Your interest in working for BCL
  - The experiences you have had that you think are most relevant to the position

For more information regarding the position that is not listed on the posting, please contact Raquel Valdez via telephone (512-383-0025) or email ([rvaldez@bcloftexas.org](mailto:rvaldez@bcloftexas.org)).

We would be happy to discuss this job opening with you, and welcome your email or phone call to learn more. The position is open until August 4<sup>th</sup>.