



## Position Description

### **LICENSED MORTGAGE LOAN DIRECTOR**

#### **I. Summary:**

Under the general supervision of the HYFC Executive Director, manages, plans, directs and coordinates the various functions of the Haa Yakaawu Financial Corporation (HYFC) Loan programs either personally or through subordinate staff.

#### **II. Authority:**

The Director of Home Loan Programs, reports to the HYFC Executive Director (currently the THRHA President & CEO) and supervises HYFC staff.

#### **III. Duties and Responsibilities:**

- Directs and coordinates all phases of the loan programs currently offered by HYFC and THRHA which includes Collection of Data, Processing, and Underwriting of Loan Applications in accordance with established guidelines. This also includes Servicing and Collections.
- Examines and evaluates completed loan packages before submission to the Loan Committee.
- Establishes marketing goals to ensure HYFC/THRHA's share of market and plans and oversees advertising and promotional activities.
- Develops and executes approved marketing plans and programs, both short and long range, to ensure development, growth and expansion of HYFC/THRHA Loan Programs.
- Analyzes potential of New Loan Programs available and determines if they meet the criteria of the housing authority clients.
- Responsible for all reporting requirements of the Loan Department, including reports to Lending Institutions, Investors, Federal and State Government, Board of Commissioners and any other reports requested by the Executive Director,
- Responsible for Annual Budget of the Loan Department and monitoring the department for budgetary compliance.
- Other related duties as assigned.

#### **IV. Required knowledge, Abilities and Skills:**

- Extensive knowledge of Primary and Secondary Real Estate Loan Markets, terms and procedures which include Credit Verification processes and procedures, credit documentation, appraisal review, title recording, insurance and report processes and generally accepted accounting practices.
- Knowledge of public administration principles, techniques and practices of supervision.
- Ability to plan, schedule and monitor complex programs or projects.

- Skills in establishing and maintaining effective relationships with a variety of Applicants, borrowers, Lending Institution personnel as well as Federal and State agency staff involved in Residential loan programs.
- Excellent writing skills including the ability to write proposals and reports.
- Knowledge of and familiarity with communities in Rural Southeast Alaska.
- Demonstrated Management/Supervision experience.
- Knowledge of marketing plans and ability to write and implement such plans.
- While performing the duties of this job, the employee is regularly required to:
  - Talk or hear;
  - Sit for extended period;
  - Kneel;
  - Crouch;
  - Reach
  - Push and pull
  - Lifting up to 30 pounds

**V. Minimum Qualifications:**

- Bachelor’s Degree in Planning, Business Administration, Public Administration or related field.
- Five years experience in Public Service and Real Estate Management with a minimum of Two years in a Supervisory role.
- Licensed mortgage loan originator (NMLS) for Alaska.
- Appropriate experience may be substituted for the required education on a year-for-year basis.

**VI. Grade Level:**

Grade 15  
Exempt

**Other Duties**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for their job. Duties, responsibilities, and activities may change at any time with or without notice.

**Signatures**

This job description has been approved by:

Supervisor/Manager \_\_\_\_\_

HR \_\_\_\_\_

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee \_\_\_\_\_ Date \_\_\_\_\_