

Job Posting: Mortgage Administrator

JOB SUMMARY:

Performs mortgage administration of the agency – including new mortgage setup in FICS, payment processing, delinquency management, delinquency letter processing, repayment plan management, mortgage leveraging support, and coordination with the Agency's outside counsel for collections. This position reports to the Finance Director.

KEY RESPONSIBILITY AREAS:

- Address mortgage related inquiries from Habitat homeowners.
- Responsible for the mortgage administration transfer function of the agency.
- Responsible for the loan activity statements and master set up sheets for each new loan to be included in the loan transfer process.
- Meet with homeowners that are past due on their mortgages and determine if repayment plan is feasible. Responsible for repayment plan set up and ongoing monitoring of plan in accordance with Agency guidelines.
- Responsible for the preparation of mortgage arrearage and balance statements as needed.
- Responsible for updating the mid-month and month-end delinquency report as provided by the loan-servicing agent and internal reports and monitors for accuracy.
- Responsible for processing of homeowner 15 and 30 day late fee letters and invoicing.
- Responsible for all aspects of the delinquency monitoring and communication process including working with bankruptcy attorney and CAO.
- Ensure all repayment plan payments and bankruptcy payments are remitted to the bank in a timely manner for proper credit to the Homeowner's mortgage(s).
- Processing lien releases as appropriate with mortgage pay-offs
- Responsible for consolidating all electronic and hardcopy files pertaining to the mortgage area into scanned records and placement of hard copies into the homeowner records for retention.
- Responsible for providing various mortgage information for the audit, including but not limited to, delinquency information, mortgages issued during the fiscal year, foreclosures, market sales information and mortgage payoffs.
- Assist in managing all insurance administration related issues including obtaining insurance quotes at least two months before insurance policies renewal to ensure competitive premiums and coverage.
- Maintain and monitor REO properties as needed.
- Support Delinquency Committee meetings and related reporting requirements.

ESSENTIAL FUNCTIONS OF THE JOB:

- Must possess mortgage administration knowledge necessary to perform key responsibilities.
- Regular attendance, attention to detail, coordination, follow-up, and ability to understand and enforce accounting guidelines and procedures is required.
- Must be able to stay focused and maintain concentration for extended periods of time.
- Possess the ability to meet scheduled deadlines for duties.
- Must be able to work with others and resolve disputes when necessary.

QUALIFICATIONS:

- Bachelor's degree in accounting/finance or relevant experience required
- Five years of experience in Mortgage Administration or other relevant experience required

Must be familiar with FICS Mortgage Tracking Software and MIP Fund Accounting Software. Must be proficient in Excel and Word. Must be organized, have high work productivity, and work well with others and be able to work with a team. Must have strong moral and business ethics. Must work effectively with Habitat homeowners, mortgage servicers, collections attorney, and others.

TIME REQUIREMENTS:

This position will require 40 hours per work week. Overtime may be offered. Satisfactory attendance is required.

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