



**Mortgage Specialist
(Loan Application Reviewer & Mortgage Underwriter)**

Full time Mortgage Specialist (Loan Application Review and Mortgage Underwriter) needed at Habitat for Humanity of San Antonio, Texas.

Responsibilities:

- Analyze Mortgage Counseling Questionnaires.
- Underwrite client mortgage applications utilizing automated mortgage system (Calyx) and excel spreadsheets.
- Re-review approved client mortgage application files at 3 other milestones to verify clients remain qualified.
- Gather, coordinate and process all client qualification documents needed to submit for grants, down payment assistance, or other funding sources.
- Gather acceptable information from appraisers, surveyor, insurance providers, taxing authorities, courthouse filing fees, funder deed restrictions, etc.
- Prepare closing profiles and required closing disclosure ensuring accuracy.
- Receive and proof all legal documents, self-generate others from system.
- Prepare home closing files.
- Conduct or oversee home closings ensuring all procedures are followed.
- Conduct Pre-Closing classes for Home Buyers.
- Maintain all underwriting and permanent mortgage files.
- Maintain Confidentiality.

Requirements/Qualifications:

- Must be a non-smoker, quick learner with a positive and cooperative attitude.
- A minimum of three years experience in loan processing, underwriting, or mortgage servicing.
- Excellent oral and written communication skills.
- Strong organizational skills; ability to multi-task and set priorities.
- Ability to work independently and in a team environment.
- Ability to adapt to change efficiently and with good humor.
- Must be detail oriented and self-motivated to focus on task completion.
- Strong computer skills and proficient with Microsoft Office suite. Experience with Calyx or similar mortgage software preferred.

Full-time position with good pay and great benefits including employer paid health, life, and disability insurance; employer matching retirement plan; fabulous holiday schedule, paid vacation and sick leave, and more. EOE.

To apply and to be considered, you MUST submit the following:

- Send a letter or Email describing your interest in the position and qualifications. Include the salary of your current (or last) position and also a current resume.

Applicants who submit ALL items requested will receive priority consideration over applicants who omit any of these items.

Interested candidates: Email documents listed above to: Jobs@HabitatSA.org (include MORTGAGE in your subject line) or fax to Attn: **MORTGAGE at 210-223-5536.**