**Job Description**

Tenfold

Equal Opportunity Employer

Job Title: **Community Lending Specialist**

Date Written/Revised: October 13 2021

1. **Basic Function:**

This is full-time position supports Tenfold and Tenfold Community Lending’s outreach to the York market and administering the first-time homebuyer down payment / closing cost assistance program. This hands-on position works directly with customers as both lender and technical assistance provider, with lending as the primary responsibility. The Community Lending Specialist will facilitate the lending process from start to finish, including origination, underwriting, processing, closing, and ongoing servicing for both existing and new clients. The position is integral in assuring that proper and accurate documentation is provided to ensure program integrity for the organization and behalf of its clients.

1. **Essential Functions:**
2. Respond to initial inquiries regarding program services as well as diagnose client needs, provide technical assistance, and follow-up as needed with inquiries to ensure client retention and case management.
3. Review all incoming applications and follow-up as well as communicate in writing findings to all parties (client, lender, realtors, etc.) in a timely manner in accordance with Tenfold Community Lending standard lending procedures.
4. Oversee preparation of final loan closing documents for settlement to ensure that all documentation demonstrate client meet program eligibility standards in accordance with Tenfold Community Lending, funding contracts expectations, and lending practices.
5. Review and manage all loan files post-closing/settlement to ensure file management and quality control is in accordance with standard Tenfold Community Lending practices.
6. Outreach, market, and develop strategies to maintain and create relationships with community partners (lender/ realtors etc.) while cultivating a pipeline of potential clients to ensure the York community is familiar with Tenfold and Tenfold Community Lending programs and services in alignment with contract goals and marketing objectives.
7. Assist Director of Lending by providing information requested for monitoring visits by funders and/or certifying agencies.
8. Attend networking events as needed
9. Other duties as assigned.
10. **Supervision Exercised:** None
11. **Supervision Received:** Responsible to the Director of Lending.
12. **Required Qualifications:**
13. Minimum of 3 years’ experience in mortgage and loan origination, underwriting and processing.
14. Bachelor's degree in business administration, finance, public administration, or a related field is preferred, or a combination of education and experience will be considered.
15. Valid driver’s license and a vehicle that is registered, inspected and insured
16. **Required Knowledge, Skills, and Abilities**
17. Extensive knowledge of mortgage loan qualification requirements, real estate practices, techniques and skills required for successful budget and money management, and an aptitude for understanding the legal and financial requirements for lending.
18. Ability to establish and maintain effective communications and working relationships.
19. Skill in analyzing financial information and developing reports and models.
20. Discretion in maintaining confidential and sensitive information.
21. Flexibility to work effectively both independently and in a team environment. Excellent writing and verbal communication skills.
22. High proficiency in Microsoft Office software, including Excel, Word, PowerPoint and Outlook.
23. Sensitivity to cultural and socioeconomic characteristics of populations to be served.
24. Commitment to Tenfold’s Core Values:

* We Value Empowerment
* We value Innovation
* We Value Integrity
* We Value Diversity, Equity and Inclusion
* We Value Teamwork

1. **Employee Classification:** Regular Full-Time Hourly, Non-exempt

The above describes the general expectations and qualifications for the performance of this job. It is not intended to be an exhaustive statement of the responsibilities or requirements of this position.

I have read and understand this entire job description for the position of Community Lending Specialist at Tenfold.

Employee’s Name (printed)

Employee’s Signature Date

*Equal Employment Opportunity*

Tenfold is an equal opportunity employer and does not discriminate on the basis of race, gender, disability, ethnicity, religion, sexual orientation, national origin, age, citizenship, veteran status or genetic information.

*Americans with Disabilities Act*

Applicants as well as employees who are or become disabled must be able to perform the essential duties and responsibilities either unaided or with reasonable accommodation. The agency shall determine reasonable accommodation on a case-by-case basis in accordance with applicable law.