



**Position Title: Mortgage Loan Assistant I**

**Location: Modesto, CA**

Self-Help Federal Credit Union (SHFCU) is a leading community development financial institution with a focus on serving low-income, immigrant and otherwise underserved communities and families. Self-Help seeking a Mortgage Loan Assistant to support one or more mortgage loan officers in originating mortgages to California families – often borrowers buying their first home and unable to obtain a fairly priced mortgage from other lenders.

We are seeking motivated, caring individuals to provide excellent customer care to applicants and realtors regarding loan application processing. Successful candidates will support the mortgage team by working closely with mortgage loan officers to originate and process mortgage applications, assist applicants, and collaborate with our mortgage credit analysts and closers to successfully support our borrowers. It is a position designed to help staff develop the skills and experience necessary to become a mortgage loan officer at Self-Help.

**Responsibilities:** Assisting Mortgage Loan Officers and other staff in all facets of our mortgage lending process, including:

- Work with borrowers to explain Self-Help mortgage loan products and borrower requirements;
- Assist mortgage loan officers with gathering all necessary documentation from borrowers to ensure timely receipt of a mortgage loan pre-qualification.
- Understand loan documents, mortgage process and loan origination system to effectively manage an application through the system (including copying, scanning, uploading, etc.);
- Track all outstanding items with borrowers to ensure timely receipt of necessary documentation;
- Work with the mortgage credit analysts (processors) and mortgage closers to help insure an effective process from initial borrower contact to loan closing;
- Maintain effective communication on loan status with applicants, realtors, other third parties and staff;
- Effectively maintain mortgage filing system and perform general clerical/administrative tasks as necessary;
- Compile and complete reports as assigned;
- Monitor workflow to assure timely processing of loans and other assignments;
- Promote other credit union products and services to mortgage applicants;
- Secure and maintain NMLS Certification
- Assist and support mortgage loan officers by performing other duties as assigned.

**Requirements:**

- Strong commitment to our mission – creating ownership and economic opportunity for traditionally underserved communities.
- Preference for working in organizations that place priority on teamwork and collaboration.
- Sensitivity to issues of low-wealth borrowers and a desire to work in a racially and socially diverse organization.
- Entry-level to two years' work experience, preferably in a financial institution or other relevant organization
- Well-organized self-starter with strong communication, computer and customer service skills.
- Ability to handle a consistent mortgage loan volume based on branch needs.
- Ability to drive and travel (not a lot, and mostly locally) for business development or training.
- High School Diploma (or equivalent); additional education a plus
- **Bilingual Spanish/English required.**

#### **About Self-Help Federal:**

Self-Help Federal Credit Union was chartered in 2008 to build a network of branches that serve working families and underserved communities. With 18 branches in California, 9 branches in Illinois, 2 branches in Florida, and 1 branch in Wisconsin, approximately \$950 million in assets, and serving more than 80,000 members, Self-Help Federal is one of the fastest-growing low-income designated credit unions in the country. It is part of the national Self-Help family of non-profit organizations whose collective mission is to create and protect ownership and economic opportunity for all. For 37 years, the Center for Community Self-Help and its affiliates have provided \$7.6 billion in financing to help over 137,000 low-wealth borrowers buy homes, start and build businesses, and strengthen community resources. For more information, go to [www.self-helpfcu.org](http://www.self-helpfcu.org) and [www.self-help.org](http://www.self-help.org).

#### **We are an equal opportunity employer:**

SHFCU is committed to providing equal employment opportunities to all persons regardless of race, color, class, age, religion (and lack thereof), disability that can reasonably be accommodated, marital status (including domestic partner status), ancestry, nationality, national origin, family status, sex (including pregnancy, childbirth, and related medical conditions), other medical condition (physical or mental), AIDS/HIV status, genetic information, sexual identity, gender identification (including transgender status), sexual orientation, and veteran status.

#### **Compensation:**

Competitive salary, based on experience, plus a generous benefits package that includes health, dental, life insurance, flexible spending plan, retirement plan, paid parental leave, and domestic partners policy.

#### **Please apply to our Human Resources Department:**

Interested individuals please send a resume and cover letter to [cahiringmanager@self-helpfcu.org](mailto:cahiringmanager@self-helpfcu.org) and reference this job, **"Mortgage Loan Assistant – Modesto"** in the subject line of your message.