

Position: Mortgage Closer II

Location: Modesto, CA or Charlotte, NC

The Organization:

Self-Help is a leading national community development financial institution headquartered in Durham, NC. Since 1980, Self-Help has provided over \$7 billion in financing to 146,000 families, individuals and businesses. It helps drive economic development and strengthen communities by providing responsible financial services; lending to individuals, small businesses and nonprofits; developing real estate; and promoting fair financial practices across the nation. The Self-Help family of nonprofit organizations includes Self-Help Credit Union, Self-Help Federal Credit Union, Self-Help Ventures Fund and the Center for Responsible Lending. Through its credit union network, Self-Help serves over 145,000 people in North Carolina, California, Chicago and Florida. Learn more at www.self-help.org, www.self-helpfcu.org and www.responsiblelending.org.

Position Description:

Self-Help is seeking a Mortgage Closer to join our team in either Modesto, CA or in Charlotte, NC. The Mortgage closer is responsible for closing mortgage loans in compliance with organizational requirements as well as all applicable state and federal laws.

The selected candidate will exhibit a strong commitment to helping others, including low-wealth borrowers who have been underserved by traditional financial institutions in the past, and will work with customers to help them progress through closing and will have a direct and positive impact on the lives of the borrowers we serve. The ideal candidate will be a fast learner, detail-oriented and self-motivated.

Essential Responsibilities:

- Prepare all closing documents including draft Closing Disclosure, Note, Deed of Trust, Assignments and required disclosures.
- Work with closing agent to ensure all documents are correct and in compliance with organizational guidelines and all applicable regulations.
- Ensure organization's security interest position is secure and title is clear.
- Clear all closing conditions.
- Wire funds as needed.
- Ensure compliance with all applicable mortgage regulations, and local, state and federal laws.
- Perform other duties as may be deemed necessary.

Minimum Qualifications:

- College degree or 2 to 4 years relevant mortgage related experience.
- Familiarity with mortgage and financial concepts and principals.
- Exceptional attention to detail and organizational skills.
- Good customer service skills.
- Ability to meet deadlines.
- Ability to work cooperatively within a team environment.
- Excellent communication skills, both verbal and written.
- Ability and willingness to travel as needed

- Ability and willingness to work CA office work hours even if based in Charlotte.

Desired Qualifications:

- Prior loan closing or related financial or mortgage experience required. Prior mortgage closing experience preferred.
- Computer literacy with working knowledge of word and excel. Familiarity with mortgage origination software preferred.

Physical Requirements:

Frequently requires use of manual dexterity and repetitive motions, primarily with the wrists, hands, and/or fingers. Must be able to occasionally lift and exert force of up to 10 pounds.

Compensation:

Competitive nonprofit salary, based on experience, plus a generous benefits package.

Application:

To apply, send resume and cover letter, describing why you are a fit for this position, to [hiringmanager@self-help.org](mailto: hiringmanager@self-help.org). Please include the position title as the subject. Application must be received by **January 5, 2019** to ensure consideration. Applications received after this date may or may not be considered, depending on the applicant pool. The position will remain posted until filled.

Self-Help is committed to providing equal employment opportunities to all persons regardless of race, color, class, age, gender, religion, disability that can be accommodated, marital status, ancestry, nationality, family status or sexual orientation.