Mortgage Loan Originator

**Summary:** Help those seeking mortgage loans choose the correct product as well as completing and processing the loan application.

**Essential Duties and Responsibilities:**

- Originate FHA, Conventional, USDA 502 Direct Loans, TDHCA SFD and NSP.
- Prequalify borrowers.
- Administer down payment assistance programs for City of Brownsville, Texas Department of Housing and Community Affairs HOME HBA.
- Prepare Federal Home Loan Bank of Dallas’s down payment assistance package for funding.
- Prepare and processes Colonia applications.
- Review and correct if needed City of Brownsville down payment assistance packages.
- Prepare and submit Tena’s pre-closing packages.
- Review for correctness closing packages.
- Complete monthly production report for Deputy Director.
- Extensive experience layering multiple financing options and funding sources to assist low-to-moderate income household borrowers.
- Other duties as assigned.

**Qualifications:** To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required.

**Education/Experience:** Bachelor's Degree (B.A.) from four-year college or university or higher, and two years related experience; or equivalent combination of education and additional experience beyond 2 years. Experience in an office setting and customer service required.
**Specialized Skills**

Present financial data to customer both verbally and in written format, use multiple different software for mortgage loan, examine financial data and make recommendations depending on the data.

**Language Ability**

Ability to read and comprehend simple instruction, short correspondence, and memos. Ability to effectively present information in one on one and small group situations. Bilingual in Spanish and English: verbal and written form required.

**cdcb IS AN EQUAL OPPORTUNITY EMPLOYER**

Interested candidates should email resume to Kristine Saldaña at ksaldana@cdcb.org