

REHABILITATION LOAN OFFICER - 370

DEFINITION OF WORK

Under regular supervision, performs responsible professional work processing loan applications for Rehabilitation and First Time Home Buyers Loan assistance; does related work as required.

EXAMPLES OF WORK

Interviews applicants; explains Rehabilitation Loan Program; assists in marketing programs; completes loan applications; investigates background of applicant and provides documentation; evaluates application and determines acceptance risk; recommends application for approval; processes and conducts loan settlements; counsels and helps to resolve problems for residents in CD areas; makes loan disbursements and maintains records; arranges and processes loan closeout papers and procedures for the final payments.

EMPLOYMENT STANDARDS

Education and Experience: Any combination of education and experience equivalent to a bachelor's degree in business administration or a related field and some experience in the banking or credit industry.

Knowledge, Skills and Abilities: Thorough knowledge of the principles and practices of loan underwriting; knowledge of mortgage financing and credit evaluation; ability to deal effectively with homeowners, investors and contractors; ability to prepare a variety of paper work accurately and to exercise good judgment in recommending loan applications for approval; ability to establish and maintain effective working relationships with co-workers and the public; familiarity with Windows 95, WordPerfect and Quattro Pro preferred.

SPECIAL REQUIREMENT

Possession of a valid North Carolina driver's license.