



COMMUNITY DEVELOPMENT/LOAN SERVICING OFFICER

Department:	Community Development	FLSA Status:	Non-Exempt
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GENERAL PURPOSE: Under the direction of the Community Development Director, coordinates and performs a variety of technical and administrative duties in support of the City's housing, redevelopment and grant functions; maintains and services loan files; and other duties as assigned.

TYPICAL DUTIES:

The following duties ARE NOT intended to serve as a comprehensive list of all duties performed by all employees in this classification, only a representative summary of the primary duties and responsibilities. Incumbent(s) may not be required to perform all duties listed and may be required to perform additional, position-specific duties.

- Process loan and grant applications for financing.
- Gather, record, and evaluate data needed to determine eligibility for multiple grants and/or loan programs.
- Correctly interpret and apply eligibility regulations and guidelines for programs.
- Gather records and evaluate data needed during loan monitoring to determine loan status.
- Input data into loan servicing program.
- Maintain accurate and detailed files and records.
- Monitor loan accounts for compliance with loan terms and conditions.
- Prepare monthly, quarterly and annual activities and progress reports.
- Provide monthly update on the amount and date of loan payments received from participants and insurance confirmations received.
- Effectively interview and elicit factual information from participants in a variety of settings.
- Process reconveyances.
- Identify, evaluate and resolve various issues with loan files.
- Follow up on delinquent or canceled insurance for participants with loans.
- Process defaults and foreclosures of all housing loans.
- Develop and maintain effective working relationship with participants.
- Coordinate activities with non-profit housing agency.
- Serves as secretary to the Corcoran Economic Development Commission and the Finance Loan Committee.
- Perform other duties as assigned or required.

MINIMUM QUALIFICATIONS:

Education and Experience:

High School Diploma or equivalent; Experience and/or education in real estate appraisal, title search, loan and grant packaging; or familiarity/experience with appropriate grant programs; and experience in consumer education (diverse socio-economic and cultural backgrounds).

Required Licenses or Certifications:

- Must possess a valid California Driver's License.
- Must have current automobile liability coverage insurance.
- Be a Certified Public Notary or ability to become a Certified Public Notary within 12 months of date of hire.

Required Knowledge of:

- Principles and practice of program administration.
- Basic math in order to make mathematical computations necessary for loans and loan monitoring.
- Records management principles and standards.
- General office principles, practice, and equipment.

Required Skills In:

- Responding to program inquiries, and interviewing applicants.
- Preparing loan documents
- Monitoring and maintaining loan accounts.
- Providing secretarial support to commissions and committees.
- Establishing and maintaining cooperative working relationships with other staff, City departments, outside agencies, local businesses, and the general public.

Physical Demands/Work Environment:

- Work is performed in a standard office environment and occasionally in the field.
- Subject to evening meetings and out of town training.
- Subject to sitting, standing, walking, bending, reaching, and lifting of objects up to 25 pounds.