

City of Dallas
Classification Specification

Title:	Loan Services Representative	Class Code:	26003
Application:	Career Series	Pay Grade:	G
Supplemental/Code:	Administrative/1	Established:	10/01/94
FLSA Status:	Non-Exempt	Revised:	1/1/09

Position Purpose

Performs loan application analysis, basic underwriting functions, preparation of summary of loan information package for loan committees and program compliance monitoring to ensure that housing loans are processed for the rehabilitation of the citizens of Dallas.

Essential Functions

1. Processes loan applications by evaluating applications, analyzing for program compliance and financial feasibility, determining acceptability with the City's underwriting criteria and completing other requirements to ensure that loans are processed in compliance with loaning policies and procedures.
2. Prepares loan packages for Loan Committee and/or City Council; and attends loan committee meetings to ensure the loan applications requiring committee review are properly processed.
3. Prepares closing package needed for the preparation of closing documents; Reviews loan closing documents to ensure accuracy and compliance with program guidelines and federal regulations..
4. Monitors projects by conducting quarterly and annual visits and review of monthly reports to ensure compliance with program guidelines and federal regulations.
5. Oversees and approves expenditures for the Temporary Emergency Housing Contract and other housing contracts to ensure compliance with program guidelines.
6. Maintains accurate information on contacts made and the applications processed by preparing monthly applicant reports to provide management information.
7. Monitors project performance, including loan payments in accordance with loan documents to ensure that loans are processed in compliance with loan processing guidelines.
8. Meets with community groups to take loan applications and market housing programs; refers prospective applicants to appropriate agencies to enhance the overall effectiveness of housing programs.
9. Acts as liaison for the Infill Housing Program and non-profit organizations to provide loan information and coordinate activities.
10. Regular, reliable and punctual attendance is an essential function of the job.

Knowledge, Skills, and Abilities Required to Perform Work

Thorough knowledge of loan processing, particularly in home improvement loans.

Knowledge of federal housing and loan programs.

Knowledge of real estate values and repair costs.

Ability to communicate effectively both orally and in writing.

Ability to prepare and produce accurate reports.

Ability to make decisions related to loan processing.

Ability to establish and maintain an effective working relationship with all levels of management, city officials, vendors, other government agencies, other employees and the general public.

Working Conditions and Hazards

Works in normal office conditions.

The above statements are intended to describe the general nature and level of work performed by personnel assigned to this classification and is not necessarily an exhaustive list of all responsibilities, duties and skills required.