

JOB ANNOUNCEMENT

Job Title: HOUSING COUNSELOR	Date: August 2011
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SUMMARY

The Housing Counselor assists borrowers in completing the steps necessary to avoid foreclosure by educating borrowers with their options, creating a realistic household budget, gathering the pertinent borrower and property information and documentation, submitting completed workout request packages to servicers, assisting borrowers with follow-up actions as required, and ensuring the timely and accurate input of all case information into HCO, the client management system. The Housing Counselor implements borrower outreach strategies to increase the number of borrowers served by the Center.

DUTIES & RESPONSIBILITIES

- Provide counseling and analysis to borrowers regarding borrower's financial position, mortgage affordability, including creation of a realistic household budget, and provides information regarding available workout options.
- Ensure that photographic identification has been obtained from borrower at intake or upon first counseling session prior to opening a case file.
- Obtain a signed authorization for the borrower and assist the borrower in preparing and assembling the information and documentation required by the servicer for evaluation of workout options.
- Submit completed Workout Request Packages to servicers electronically. Collect and provide hard copies of documents to the servicers as required.
- Conduct follow up communications with servicers and borrowers as needed to ensure receipt of workout package by servicer, address any deficiencies in package, inquire about status of cases and escalate as needed per escalation protocol.
- Assist borrowers in understanding and implementing workout options including discussion of terms of modification offer (and/or other options presented by the servicer); assist borrower with follow-up actions required of the borrower to obtain workout option; and, if appropriate, refer the borrower to local service providers for additional assistance.
- Enter all case information into the client management data system in a timely and accurate manner to allow for accurate case tracking and reporting.
- Support outreach activities including attending events, organizing workshops, conducting out-bound calls, and organizing direct consultations between servicers and borrowers.
- Participate in periodic meetings as requested.
- Perform other duties as assigned

COMPETENCIES

To perform in the position successfully, an individual should demonstrate the following competencies:

- Mortgage and Housing Industry Knowledge – Must possess strong knowledge in the area of mortgage default and/or foreclosure intervention counseling, specifically relating to

current industry practices of loss mitigation including loan repayment, forbearance, modification, refinance, loan assumption, short sale, deed-in-lieu, community referrals, and other remedies available to homeowners to avoid foreclosure. The Housing Counselor should understand the structure of the primary and secondary markets, the collection and loss mitigation functions of those entities collecting mortgage payments, household financial management and budgeting, and be familiar with state and federal regulations regarding the foreclosure process. The counselor should possess the skills to obtain pertinent client information, analyze financial and property data, and understand the client's goals to work with servicers to determine the client's options for foreclosure avoidance and assist the client to make informed decisions on their options.

- Customer Service - Personable, professional manner. Responds promptly and effectively to requests for service and assistance and meets commitments; addresses customer needs and constructively engages customer feedback to improve service. Ability to maintain composure under pressure and to handle stressful situations with ease.
- Interpersonal Skills – Ability to listen and obtain full picture of issues while maintaining composure and resolving conflicts in a calm manner. Maintains confidentiality of borrower communications and information.
- Oral Communication - Ability to interpret information and respond clearly to questions and concerns. Must present information that is clear to all parties including borrowers and servicers. Ability to speak and understand Spanish is strongly preferred.
- Written Communication - Able to read and interpret written information. Able to write effective business communications; edits work for spelling and grammar. Ability to read and write Spanish is a plus.
- Problem Solving - Identifies and resolves problems in a timely manner; gathers and analyzes information skillfully; develops alternative solutions; uses reason even when dealing with emotional topics.
- Professionalism - Approaches others in a tactful manner; reacts appropriately under pressure; treats others with respect and consideration regardless of their status or position; accepts responsibility for own actions; follows through on commitments.
- Computer Skills -- Must be computer literate and proficient with Microsoft Outlook, Word and Excel. Experience with HCO is a plus.

PERFORMANCE MEASURES

- Number of borrowers reached through outbound calls or other outreach efforts
- Percentage of borrowers reached that schedule appointments
- Number of borrowers counseled
- Number of complete document packages submitted to servicers
- Percentage of borrowers counseled that avoid foreclosure through retention and non-retention workouts
- Amount of time elapsed from initial borrower contact to submission of complete document package to servicer
- Accuracy, completeness and timeliness of case information data entry into client management system.
- Level of borrower satisfaction with services provided

MINIMUM QUALIFICATIONS

To perform in this position 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.

Experience – Minimum of 2 years experience in housing/credit counseling, mortgage servicing, or mortgage lending including experience with individual borrower financial/budget analysis and customer service.

Education - Bachelor's degree (B. A.) or Associates degree and two (2) years related experience and/or training; or equivalent combination of education and experience.

Training – Completion of NeighborWorks® America *Foreclosure Basics* E-Learning Course # HO109el or equivalent is required. Additional training and certification in foreclosure prevention and default counseling through NeighborWorks® America or the National Foundation for Consumer Credit Counseling is strongly preferred.

OTHER REQUIREMENTS:

- Required to submit to drug screening and background check.
- Must read, sign, and agree to abide by The Code of Ethics and Conduct and the guidelines set forth in the National Industry Standards for Homeownership Education and Counseling.

Qualified applicants should send resume' and cover letter to:

NeighborWorks® HomeOwnership Center Sacramento Region
Attn: COO
PO BOX 5420, Sacramento, CA 95817

Or email at info@nwsac.org

CLOSING DATE: until filled

NeighborWorks® HomeOwnership Center Sacramento Region is an Equal Opportunity Employer. NeighborWorks® HomeOwnership Center Sacramento Region considers all employees and job applicants without regard to race, religion, color, gender, age, national origin, disability, veteran status, sexual orientation or marital status, or any other status protected by law