



Exhibit A

TITLE: LOAN ASSISTANT/COMMUNITY/HOMEOWNERSHIP COUNSELOR

LOCATION: TIWA LENDING SERVICES – 1776 MONTANO ROAD NW, LOS RANCHOS, NM 87107 SUITE #13

NO. OF POSITIONS: 1

STATUS: NON-EXEMPT

SALARY RANGE/GRADE: A - \$12.00 - \$14.00

DESCRIPTION OF WORK

General Statement of Duties:

The Loan Assistant Community Coordinator/Homeownership Counselor performs community outreach activities and implementation plans for Tiwa Lending Services and the development of the Native Community Development Financial Institution (CDFI) such as scheduling and holding trainings, interviews, and meetings; plans and coordinates partnerships with other lenders and service providers, including tribal departments; and maintains a referral and homeownership and counseling program.

Supervision Received: Works under the supervision of the Director of Tiwa Lending Services.

Supervision Exercised: None.

Community Coordinator DUTIES AND RESPONSIBILITIES:

1. Plans and carries out community outreach activities within the community.
2. Coordinates, plans and carries out activities relating to the development of Tiwa Lending Services a native CDFI, coordinates, plans and carries out outreach activities of the Tiwa Lending Services CDFI.
3. Carries out responsibilities in accordance with Tiwa Lending Services policies, and applicable laws. Ensure compliance with applicable federal laws.
4. Interviews clients and analyzes financial status, credit reports, background checks, reference checks and other information pertinent to determining feasibility and

5. eligibility for homeownership mortgage loans, consumer loans, small micro business loans, and other financial products.
6. Plans and assists in the development of financial services, such as financial education counseling.
7. Compiles mortgage eligible loan packages and facilitates closings and discussion of fees, loan options, and other terms between client and lending institutions.
8. Assists Director with administrative duties associated with potential funding sources and initiates proposals, memorandums of understanding, or fee for service contracts in order to increase Tiwa Lending Services CDFI's outreach capacity.
9. Assists Director in submitting Financial and Annual Reporting for the CDFI.

Homeownership Counselor DUTIES AND RESPONSIBILITIES:

1. Reviews and processes homebuyer applications and income verification to determine eligibility.
2. Responsible for managing and servicing loans.
3. Receives and receipts house payments following Tiwa Lending Services CDFI and fiscal procedures.
4. Monitors insurance coverage and assists participants with insurance.
5. Addresses complaints and resolves problems in consultation with the Director.
6. Maintains client statistical database and records as required and prepares reports.
7. Meets with and counsels low income participants on fiscal responsibilities, delinquent accounts, eligibility status, delinquency, etc.
8. Performs collection activities.
9. Schedules homebuyers training sessions on an annual basis or as needed.
10. Confidentiality, handles confidential information with tact and discretion.
11. Upholds Mission and Vision Statement for Tiwa Lending Services.
12. Performs other administrative, bookkeeping duties as assigned.

EDUCATIONAL & EXPERIENCE REQUIREMENTS:

1. Banking, Business Administration, Accounting or similar field preferred, and two to three years related experience and/or training; or equivalent combination of education and experience.
2. Experience in community development preferred
3. Minimum of two (2) year Mortgage Loan Underwriting and two (2) years minimum Mortgage Loan Closing experience preferred.
4. Minimum of one (1) year Construction Loan experience preferred.
5. Accounting or book keeping experience.
6. Exceptional Planning and Organizational Skills
7. Ability to prioritize multiple projects. Time Management Effective
8. Grant Programs, Federal housing programs laws and regulations.

CERTIFICATES/LICENSES:

1. Home Buyer Training Certification as a housing counselor or ability to become certified within 90 days of employment.
2. Valid NM state driver's license.
3. Nationwide Mortgage Licensing System (NMLS)

NECESSARY SPECIAL REQUIREMENTS:

1. Tribal member with the ability to speak Tiwa preferred.
2. Ability to read, analyze, and interpret business periodicals, professional journals, technical procedures, or government regulations.
3. Ability to write reports, business correspondence, and procedure manuals.
4. Ability to make effective and professional public presentations, present information, and respond to questions.
5. Ability to work in a professional and courteous manner with staff, tribal members, and the general public. Dealing with a diverse group of external and internal contacts at all levels.
6. Ability to apply logical, analytical and problem-solving skills.
7. Ability to apply advanced math skills and provide accurate financial calculations.
8. Knowledgeable of basic counseling practices and techniques.
9. Ability to follow instructions furnished in written, oral, or digital formats.
10. Ability to use personal computers and Word, Excel, Access, and Power Point computer programs, and loan origination and credit report ordering software.
11. Ability to travel in or out of state when required.
12. Ability to maintain driver eligibility as established by TLS risk and liability insurance.
13. Knowledgeable of principles and practices of financial analysis, credit loans, and auditing procedures and terminology.
14. Ability to pass drug tests and background checks.

WORKING CONDITIONS:

Work is primarily performed in an office setting. Required to lift up to 25lbs. in order to carry files or program supplies. Use of arms, hands, and fingers when operating basic office computers and equipment will occur. Use of close vision when reviewing documents will be used daily.

BACKGROUND CHECKS ARE ROUTINELY CONDUCTED ON PROSPECTIVE EMPLOYEES IN ORDER TO CERTIFY COMPLIANCE WITH MINIMUM BACKGROUND STANDARDS ESTABLISHED BY TIWA LENDING SERVICES.

SUBMIT APPLICATION/RESUME TO TIWA LENDING SERVICES

Location:

1776 Montano Road NW, Los Ranchos, NM 87107 Suite #13

Email:

Sheila@tiwalending.org

Mail:

P.O. Box 902 Isleta, NM 87022