

The Texas State Affordable Housing Corporation (TSAHC) is a dynamic, self-supporting nonprofit created by the Texas Legislature to meet the housing needs of low- and moderate-income Texans. We do this primarily by creating and managing programs that help Texans buy homes and developers build affordable rental communities. Our work is supported by motivated team members who believe in each other and in the work we do. We invite you to find out more about us at www.tsahc.org.

One of TSAHC's primary public purposes is to develop programs to assist low and moderate income Texans purchase a home. TSAHC is seeking a Single Family Compliance Specialist to support these activities.

Single Family Compliance Specialist

The Single Family Compliance Specialist works under the guidance of the Single Family Compliance Manager. Work involves the review of single family residential mortgage loan documentation to ensure compliance with Federal Tax Code, internal guidelines and eligibility criteria. Responsibilities also include managing TSAHC's mortgage loan pipeline and working closely with participating lending organizations throughout the State.

Essential Duties and Responsibilities:

- Review mortgage loan documentation submitted by participating lending institutions for compliance with Federal, State and program guidelines.
- Provide training, assistance and guidance to lending institutions participating in TSAHC's single family Home Loan and Mortgage Credit Certificate (MCC) Programs.
- Manage the pipeline of mortgage loans registered under TSAHC's Single Family Home Loan and MCC Programs.
- Establish working relationships with individuals from participating lending institutions to ensure understanding of program guidelines, processes and procedures.
- Work with participating lending institutions to help clear suspensions on mortgage loans submitted for compliance approval.
- Respond to queries from consumers and lenders by phone or email in a timely fashion.
- Gather data, perform statistical analysis and create reports.
- Prepare required monthly, quarterly and annual reports.
- Provide training and technical assistance to internal staff as needed.
- Maintain essential knowledge of all aspects of TSAHC's home Loan programs, general rules and regulations impacting the residential mortgage lending industry, terms and provisions of residential loan products, i.e., FHA, VA, RHS and conventional eligibility and underwriting guidelines and general understanding of the role of the Government Sponsored Entities (Fannie Mae, Freddie Mac and Ginnie Mae) in mortgage lending transactions.

Qualifications:

The ideal candidate will have strong, general knowledge of the residential mortgage lending industry, including general knowledge and an understanding of home buyer programs offered by state or local housing finance agencies.

- Minimum two years experience in residential mortgage loan origination or processing or similar experience related to the above referenced Essential Duties and Responsibilities.
- Comprehensive understanding of general mortgage lending terminology and underwriting criteria.
- Strong communication and negotiating skills.
- Ability to provide exceptional customer service and establish a friendly rapport with participating lenders.
- Proficiency in the use of Microsoft Excel, Word and Outlook.
- Ability to compose complex reports and notices.
- Willingness to work over 40 hours per week as needed.
- High level of integrity and dependability with a strong sense of urgency and results-orientation.
- Self-motivated individual who can thrive in a professional environment.
- Ability to provide innovative suggestions to improve policies and processes.
- Work collaboratively as part of a team.
- Able to travel up to 10% of the time, including overnight travel.

Preferred:

- Bachelors or similar degree from accredited four-year college or university.
- Experience with single family tax-exempt mortgage revenue bond programs.
- Experience with mortgage credit certificate programs.
- Experience working for or with state or local housing finance agencies.

Compensation and Benefits:

The position is a full time, salaried, non-managerial position. Compensation will be based on relevant experience. Additionally, our benefits package includes the following:

- Healthcare plan
- Dental & vision plan
- 403(b) retirement plan with employer match
- Paid holidays
- Life insurance

We work to maintain the best possible environment for our employees where people can learn and grow with the company. We strive to provide a collaborative, creative environment where each person feels encouraged to contribute to our processes, decisions, planning and culture.

To Apply:

Qualified candidates are encouraged to submit their resume and cover letter by email to Delia Davila, Single Family Compliance Manager, at ddavila@tsahc.org. Please reference "Single Family Compliance Specialist" in the subject line.

For more information on TSAHC, please visit us at www.tsahc.org.

TSAHC is an Equal Opportunity Employer