**Position: Director of Lending**

**Organization: NeighborWorks Great Falls**

**Location: Great Falls, MT**

**Type: Full time, non-exempt**

**Website: www.nwgf.org**

**Job Overview**We are seeking a highly skilled and motivated Director to lead our team in our lending department. This leadership role requires excellent organizational skills, the ability to manage multiple projects, and a commitment to delivering exceptional service to our neighbors. The director will be responsible for originating and preparing complete loan applications in an accurate and timely manner. You will be evaluating and underwriting all loan/grant packages, performing risk analysis on all files in accordance with established parameters, and resolving any concerns to arrive at prudent and equitable underwriting decisions; providing accurate closing documents in a timely manner that meet all regulatory and disclosure requirements; reviews signed settlement documents for accuracy and ensures loan files are complete.

We are passionate about our community, and we are looking for a highly motivated and positive individual to help our neighbors reach their dream of homeownership. Additionally, we want you to be able to do what you love and are passionate about right here in Great Falls.

**Responsibilities**

* Loan Production & Leadership: Oversee loan production, guide the development and adaptation of loan policies and procedures, and lead the creation of new financial products to foster growth within the department.
* Loan Origination & Referrals: Serve as the primary loan officer, responsible for originating new loans and managing referrals from both internal and external sources.
* Loan Processing & Underwriting: Ensure smooth loan progression from origination through processing, underwriting, and closing, stepping in when needed to ensure the process runs efficiently.
* Risk Analysis & Underwriting Decisions: Oversee the evaluation and underwriting of all loans, conduct risk assessments in line with established guidelines, resolving concerns, and making prudent underwriting decisions.
* Compliance & Closing: Ensure timely and accurate preparation of closing documents that meet all regulatory and disclosure requirements. Review signed settlement documents for accuracy and confirm the completeness of loan files.
* Lending Processor Supervision: Supervise the Lending Processor, providing leadership, training, and support to ensure efficient and accurate loan processing.

Qualifications

* AA/AS in Accounting, Business, or Finance. Two years’ experience in the mortgage, real estate or financial industry. Familiarity with a variety of concepts, practices and procedures used in the mortgage or real estate industry.
* Proven experience as a Loan Officer or in a similar role within the financial services industry. Strong knowledge of lending regulations and loan origination processes.
* Proficiency in financial software applications relevant to loan processing.
* Excellent mathematical skills for performing calculations accurately.
* Familiarity with 10 key typing for efficient data entry tasks.
* Exceptional organizational skills with the ability to manage multiple priorities effectively.
* Strong communication skills, both verbal and written, with an emphasis on customer service excellence.
* Ability to work collaboratively in a team-oriented environment while also demonstrating leadership capabilities.

**Why choose to work at NeighborWorks Great Falls?**

Since 1980, NeighborWorks Great Falls has been committed to building strong neighborhoods, creating successful homeowners, and developing quality, affordable housing throughout Great Falls, Montana. NeighborWorks Great Falls works tirelessly to revitalize this community by reclaiming abandoned and distressed properties, developing quality, affordable housing, and leading resident-based community initiatives. Additionally, NeighborWorks Great Falls is recognized nationally for excellence in homeownership and financial literacy services, having assisted more than 5,000 neighbors into homeownership in Cascade County and removed or renovated 500+ blighted properties.

We help families become successful homeowners so that they can invest in themselves and their futures. As NWGF looks to our next 45 years, the changing landscape of providing homes hard working families can afford is leading us to seek new solutions and broaden our loan programs and housing development. NeighborWorks Great Falls is committed to the growth of their staff. We support our staff with the tools and education to expand their careers.

**Benefits:**

* 80%+ of health insurance paid
* Flex spending account with match
* 401(k) with company match
* Paid time off
* Paid Holidays
* Paid Volunteer Days
* Career Development
* Tuition Reimbursement

Do you have a strong attention to detail and accuracy and the ability to meet deadlines?

Do you have effective written and verbal communication skills?

Do you have experience in the mortgage, real estate, or financial industry?

Are you ready to join a team dedicated to their community?

We are ready for you to join our team. Apply today! Please submit a resume and cover letter detailing your interest and qualifications for this position and your salary requirements to: jfigarelle@nwgf.org. Or check out our employment opportunities on our website at <https://www.nwgf.org/careers>. Salary starts at $56,000.00 and will be commensurate with experience. We will begin reviewing applications and the position will remain open until filled.