

Environmental Mortgage Advocate Manager

Introduction

The Environmental Mortgage Advocate Manager (EMAM) reports to the President & CEO of Healthy Smart Homes, Inc. The EMAM is responsible for identifying and working with staff and clients to renovate and/or retrofit their homes to ensure families with children live in environmental healthy homes that prevent toxins from negatively impacting the neurological, cognitive, intellectual and physical abilities of families and families with children. The EMAM works with the Environmental Health Specialist and HSH community partners to identify homes and houses of worship that could utilize HSH services and programs to achieve HSH vision of: Healthy People, Healthy Homes and Healthy Communities.

Required Qualifications

- Manage a caseload of individuals seeking to refinance or modify their loans using the Resnet Mortgage process.
- Work with General Contractor to schedule energy and environment assessments
- Work with General Contractor to schedule renovations and retrofits for home
- Negotiate with lenders to modify loans based on energy audit mortgage guidelines to prevent foreclosure and assist homeowners
- Provide one-on-one counseling for clients facing foreclosure who also are seeking to renovate and retrofit their home to receive an energy efficient re-finance or modification loan
- Ability to deal calmly with clients who are distressed and highly emotional
- Counselor must be skilled in money management solutions
- Ability to analyzing financial data and creating budgets
- Negotiate solutions with mortgage lenders, loan servicers and real estate agents
- Experience in pulling, reading and analyzing credit reports
- Create a written action plan for each client and assign financial goals necessary for client to prevent foreclosure and provide follow-up with client
- Prepare financial package and submit to lender/loan servicer in a timely manner.
- Follow up with lenders on a consistent basis to obtain updates on resent
- Analyze complex situations and provide viable solutions.
- Assist clients in drafting hardship letters pertaining to default on mortgage payments.
- Assure accuracy of data input into client tracking database.
- Skills in Microsoft computer applications, Counselor Max, and record management
- Ability to meet strenuous goals, e.g., tight deadlines and aggressive goals, and
- Excellent oral and written communication skills
- Knowledge of the Massachusetts foreclosure process
- Familiar with mortgage documents and knowledge of HUD lending rules and policies

Experience Qualifications

- Ability to negotiate and advocate transactions with lenders
- Three to five years of experience as Mortgage Loan Originator, Mortgage Banker or Mortgage Counselor working with lending institutions
- Familiar to Resnet audit process, lending and loan modifications
- Underwriting guidelines of loan originations and lending

Salary based on experience.

Healthy Smart Homes, Inc., is an EOE. HSH provides a generous benefits package. Submit your resume and cover letter to healthysmarthomes@yahoo.com if you are interested in the position.