

Mortgage & Loans Officer (M.L.O)

Employer: Ketegaunseebee Garden River First Nation

Posted: 1 months ago

ES Job ID: 15380

Sector(s): Accounting, Other

Salary: 24.09

Closing Date: April 08, 2024

Location: Garden River

Duration: Temporary

Job Description:

Position: Mortgage & Loans Officer (M.L.O)

Starting Wage: \$24.09 - \$26.56 (Pending Qualifications)

Location: 7 Shingwauk Street, Garden River

Duration: 1 Year Contract

OVERVIEW

Reporting to the Manager, the MLO is responsible for establishing and maintaining positive relations with Financial Lending Partners and Garden River Citizens. The MLO will provide citizens with financial education and advice through liaison, counseling and communication on mortgage and loan related matters, the MLO will assist citizens in mortgage and loan underwriting process and all closing tasks. The MLO will ensure that Housing Policies and Procedures are adhered to, which will maximize use of the mortgage and loans programs.

DEPARTMENT RESPONSIBILITIES:

- Provides resources and support for mortgage (loan) awareness relation to personal financial management/budgeting etc.
- Educates, meets and gathers information from loan applicants and answers all questions about loan process
- Assessing different loan programs and exploring all options for applicants
- Managing and continuously updating mortgage and loan files
- Preparing appropriate letters to applicants regarding workshops, arrears, late notices, breaches, etc.
- Negotiates on a case-by-case basis, a repayment schedule directly with the homeowner
- Implementing payment tracker/schedule for mortgage or loan clients
- Assists and completes mortgage and loan documents and contracts by explaining provisions to applicant, obtaining signatures and notarizations, and collecting fees.
- Justifies decisions (approvals and rejections) and reports on them
- Maintains and stores large amounts of highly sensitive financial data and info
- Prepares and submits thorough and accurate budget information on an annual basis and reports to Manager (e.g. monthly statements, repayment agreements, non-sufficient funds and arrears)
- Creating positive rapport with potential applicants, tenants and community members
- Ability to go the "extra mile" to build trust, customer loyalty and satisfaction throughout the underwriting process
- Adheres to mortgage loan standards, laws, and regulations
- Other duties as required and/or assigned

Required Skills:

- Required two-year college diploma in a related field and/or an equivalent amount of experience/education may be considered, as deemed appropriate by GRFN



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- Required two-years proven experience;
- Demonstrated knowledge of the loan underwriting process and common lending practises
- Knowledge of Garden River First Nation Housing Department Programs and services
- Ability to be consistent and display a positive/helpful attitude
- Flexibility required to keep pace with an ever-changing environment
- Excellent computer skills (including MS Word, Word Perfect, Excel, Internet, Outlook, Email)
- Must undergo a criminal record check prior to employment (At Applicant Expense)

How to Apply:

For a copy of the full job description please email employment@gardenriver.org and one can be forwarded

Interested applicants can email or drop off their cover letter, detailed resume, three work related references by:
April 8, 2024 @ 4:00pm Please address the envelope and/or email \"M.L.O-2024-21\" and submit to:
Human Resources
Garden River First Nation
7 Shingwauk Street, Garden River, ON P6A 6Z8
Email: employment@gardenriver.org
Fax: 1-705-945-1415

The M.L.O, functions within legislative requirements, regulations, policies and procedures and the Mission, Beliefs and Vision of the Garden River First Nation, and contributes to the accomplishment of the strategic priorities. Garden River First Nation offers fulltime employees' employer matched pension, extended benefits (dental and vision), paid sick and vacation days.

Preference will be given to internal applicants and GRFN Band Members; Self-identification is encouraged. We thank all applicants for their interest; however, only those selected for an interview will be contacted.

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