



# **City of Phoenix**

## **REHABILITATION LOAN PROCESSOR**

**JOB CODE 02070**

Effective Date: Rev. 06/92

### **DISTINGUISHING FEATURES OF THE CLASS:**

The fundamental reason this classification exists is to participate in the preparation and processing of the paperwork for loans and grants in the Housing Service Division. Incumbents are responsible for completing research and investigative work to verify application information, obtaining credit information, and other data necessary for the granting of property rehabilitation financial assistance. Rehabilitation Loan Processors work under the general supervision of a Rehabilitation Loan Specialist.

### **ESSENTIAL FUNCTIONS:**

- Reviews documents and determines eligibility for loans and grants necessary for the contracting of housing improvements;
- Computes the eligibility of each applicant according to individual circumstances;
- Submits processed loan and grant applications to supervisor for approval;
- Prepares and conducts application intake, financial conferences, loan settlements, mortgage payoffs, and close outs for property improvement loans and grants in accordance with Federal, State, and department requirements;
- Conducts mortgage loan financing and credit evaluation investigations of applicants;
- Gathers necessary data and prepares mortgages, satisfactions, affidavits, subordination requests, and other documents required for loan or grant processing;
- Analyzes applicant financial status, credit, and property evaluation;
- Maintains regular and reliable attendance.
- Demonstrates superior seamless customer service, integrity, and commitment to innovation, efficiency, and fiscally responsible activity.

### **Required Knowledge, Skills and Abilities:**

Knowledge of:

- Government and private property rehabilitation financing programs.
- Mortgage financing and credit evaluation.

Ability to:



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- Interpret complex housing rules and regulations to determine eligibility for loans and grants.
- Work cooperatively with other City employees and the public, often under difficult circumstances.
- Communicate orally with customers, clients or the public in face-to-face one-to-one settings, or using the telephone.
- Comprehend and make inferences from written material.
- Operate a variety of standard office equipment requiring continuous or repetitive arm-hand movements.
- Move light objects (less than 20 pounds) short distances (20 feet or less).
- Learn job-related material primarily through oral instruction and observation to effectively perform job duties. This learning takes place mainly in an on-the-job setting.
- Maintain records and reports.

### **Additional Requirements:**

- Some positions will require the performance of other essential and marginal functions depending upon work location, assignment, or shift.

### **ACCEPTABLE EXPERIENCE AND TRAINING:**

Two years of progressively responsible experience in mortgage loan packaging, rehabilitation loan/grant packaging, or real estate financing. Other combinations of experience and education that meet the minimum requirements may be substituted.