Title: Pre-Closing Officer I

Job Type: Non-Exempt ☐ Exempt ☐

Division: Homeownership Programs Division

Job Grade: 5

Reports to: Pre-Closing Manager

Job Purpose:
A Pre-Closing Officer is responsible for reviewing the loan packages submitted by our participating lenders. Each package is to be reviewed to ensure that the lender has provided the Agency with a complete and accurate loan package that is insurable and saleable on the secondary market. This person must be able to work independently and must be familiar with PHFA guidelines, as well as the guidelines for Fannie Mae, FHA, VA, RD and Freddie Mac.

Duties and Responsibilities:

1. Review residential mortgage loan files submitted prior to closing by PHFA approved lenders to ensure compliance with applicable program and underwriting guidelines depending on insurer/investor (FHA, VA, RD, Fannie, Freddie, Ginnie).

2. Review documentation submitted by lenders on loans suspended or approved with conditions.

3. Be able to discuss and resolve issues related to underwriting files with supervisor and lenders.

4. Be able to field general questions from lenders and other business partners related to PHFA’s home loan programs.

5. Keep abreast of current industry regulations and underwriting guidelines including those of Fannie Mae, Freddie Mac, Ginnie Mae, FHA, VA and RD as provided by Pre-Closing Manager and industry publications.

6. Discuss programmatic issues at periodic Pre-Closing unit meetings.

7. Attend quarterly division meetings.

8. Complete special assignments and handle additional duties that may be assigned by the Senior Pre-Closing Officer, the Pre-Closing Manager, another division manager or the division director. Monitor and/or report on any special tasks.

9. Employee is required to work at the Harrisburg, PA office during scheduled business hours. Employee may be required to telework, or be required to work a combination of teleworking and working at the physical location of the Harrisburg, PA office, as determined by the Division Director.

Education and/or Work Experience Requirements:

1. Minimum of two years experience in residential mortgage lending, preferably as a processor or underwriter.

2. Four year degree not required but a plus.

3. Ability to multi-task efficiently and exercise initiative and sound judgment in handling work assignments.

4. Computer proficiency is required in Microsoft products including Word, Excel and Outlook.

5. Must possess excellent oral and written communication and interpersonal skills and the ability to work independently.
6. Excellent attendance history required.
7. Experience with electronic submission programs such as VirPack, Encompass, etc.

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**Physical Demands:** ☐ Lifting/Carrying ☐ Walking ☐ Sitting ☐ Standing ☐ Other