

RESERVATION AND SECONDARY MARKET ADMINISTRATOR  
Single Family Lending

The West Virginia Housing Development Fund (the "Fund"), a quasi-governmental organization providing safe, decent affordable housing across West Virginia, is seeking qualified candidates for the position of Foreclosure and Bankruptcy Representative in our Charleston Office.

**Job Summary:** This employee will assist the Senior Division Manager and Division Manager of Single Family Lending in determining interest rates and hedging pipeline for the West Virginia Housing Development Fund (the "Fund"). They are responsible for the day-to-day activities associated with the reservation, review, processing of loan reservations and investor loan commitments which include FNMA and others along with the electronic transmission of loans, rate sheets, pricing and pipeline management with delivery to lenders. They will also compile, prepare, produce and present reports related to reservations and pipeline management. **This employee will have access to sensitive and confidential data; therefore, confidentiality must be maintained at all times.**

**Essential Functions:**

- Prepares commitments and electronically transmits loans to FNMA or other investors;
- Ensures that proper information and pipeline management reports are made available on a daily basis;
- Helps develop and maintain all instruction manuals related to secondary market mortgage loan hedging and delivery to FNMA or other investors;
- Assures that all deliveries are made in the secondary market in a correct and timely manner;
- Sets daily pricing under the advisement of the Senior Division Manager and within Fund policy;
- Provides excellent customer service in-person, by email, and telephone daily;
- Prepares and electronically delivers daily rate sheets to all lenders;
- Approves, monitors, reviews and processes all loan reservations; and
- Prepares the monthly market to market report for the department and provides analysis of profit and loss from loan sales to the Senior Division Manager and Division Manager of Single Family Lending.
- Indexes documents in Participating Lender Closed Loan Packages to the proper containers on the Virpak system.
- Prepares annual changes in the Income and House Price Limit Appendices for the Homeownership program.
- Maintains all loan product rates and terms on the Calyx Pricer module.

**Competencies:**

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|------------------------|-------------------------|
| • Communication        | • Job Knowledge         |
| • Customer Service     | • Organizational Skills |
| • Dependability        | • Regular Attendance    |
| • Ethics               | • Technical Skills      |
| • Interpersonal Skills | • Quality               |

**Required Education/Experience:** High School Graduate or GED equivalent with a minimum of five years' recent mortgage origination/loan processing experience. Bachelor's degree with major in banking, finance or related field may be substituted for up to three years' experience. Knowledge of Microsoft Office applications and loan origination software. General knowledge of FNMA commitment, hedging and shipping procedures.

**Required Certificates/Licenses:** None

The Fund offers an extensive benefit package which includes:

- State holidays
- Initial 3 weeks paid vacation
- Paid sick leave
- Medical, dental, vision, basic life and disability benefits
- Optional flexible benefits
- Pension plan
- 457 Plan
- Work/Life Balance

To apply for this position, please visit our website at [www.wvhdf.com](http://www.wvhdf.com) to complete an online application. If a paper application is required, call (304)391-8671. TDD#: 1-888-334-5993. Deadline for all applications is **November 20, 2020**.

An AA/EEO/Vet/Disabled Employer