



JOB TITLE: Residential Mortgage Closer, Program Manager

DEPARTMENT: Lending

REPORTS TO: Senior Program Manager of Loan Closing

SALARY RANGE: \$70,000 - 81,000

FLSA: Exempt

About the Center

The Center for New York City Neighborhoods, Inc. (the “Center”) is a not-for-profit that promotes and protects affordable homeownership so middle- and working-class families can build strong, thriving communities. We meet the diverse needs of homeowners by offering free, high-quality housing counseling and services, coordinating a network of service providers across the city, and providing free or low-cost loans for homeownership.

Through its work, the Center supports and expands homeownership across New York by developing programs that focus on underserved communities. We have successfully delivered over \$500 million to homeowners in several state-wide interventions, in response to physical, financial, and health crises, working with both the city and state to expand protections for New Yorkers. By helping homeowners individually and systematically, the Center achieves lasting change. To date, the Center, together with its partners, has helped more than 250,000 low- and moderate-income (LMI) families keep their homes and gain financial stability, preserving over \$10 billion in neighborhood property value across New York.

Position Summary

The Center is hiring Residential Mortgage Closer, Program Manager to join a team dedicated to helping middle and working-class homeowners sustain affordable homeownership throughout New York State. The candidate we seek to fill this position will play an integral role in processing publicly and privately funded grant and residential mortgage closings, tracking the mortgage closing pipeline, ensuring that the required loan closing documents are prepared correctly, and adhering to the compliance and QC audits of the recently closed pipeline.

In addition to facilitating the residential mortgage loan closing process, the ideal candidate will also be driven to support the mission of helping homeowners successfully navigate through a broad range of

homeownership affordability issues including, but not limited to, foreclosure prevention, scam prevention, coastal recovery, and resiliency.

This is a full-time, exempt position. We operate under a hybrid office model, requiring staff to work a minimum of two days per week on site to support collaboration, connection, and impact. Candidates must be able to meet these in-office expectations.

Primary Functions

Prepares closing documents for all residential mortgage lending programs

Review residential mortgage loan files for proper compliance, disclosures, signatures, and documentation

Calculate figures on closing disclosure and QC prepared required documents for closing; resolve any errors with original documents

Ensure compliance with all applicable regulatory requirements as outlined by the CFPB; verify accuracy and consistency of specifications on all documents

Issues notice to borrowers as needed

Handle all borrower complaints and concerns. Will be required to escalate to management as needed and all Issues to be documented.

Attend regular meetings with finance, program delivery, & lending teams to ensure that residential mortgage loan funding processes are progressing smoothly and provide weekly reports to the closing manager.

Work closely with SPM of Loan Closing to correct files & maintain pipeline accuracy

Issue closing instructions to title settlement agents; order and review title work for residential mortgage loans

Provide backup for submitting all invoice and billing submissions & payments for the department across all vendors. Submission fees should be recorded on the related loan level.

Reconcile recording rejections so all loan recordings can be processed properly.

Escalate recording issues with the county to SPM of Loan Closing. These should be tracked on the recording log.

Assist servicing team with research and onboarding new loans when applicable

Updates loan pipeline trackers, loan operating system, & loan servicing interface as needed

Prepare funding requests for finance and require sign-off from finance and closing management.

Send out loan checks on the official loan funding date.

Assure adherence to federal and state regulatory requirements

Verify that all HMDA is completed on the URLA post close

Skills and Qualifications

Ability to communicate verbally, and in writing

Has experienced knowledge in tolerance level requirements of the closing disclosure

Has experienced knowledge of TRID regulations

Ability to read, understand, and interpret residential mortgage loan documents

Ability to work independently and also as part of a team

Ability to understand real estate finance and mortgage terminology

Moderate analytical skills

Knowledge of residential mortgage loan closing policies, procedures, and documentation

Strong technical skills, including Microsoft Office software

Able to coordinate, organize, prioritize, and execute multiple responsibilities in a fast-paced setting

Strong technical skills in mortgage lending operating software systems and/or Salesforce, Bytepro, The Mortgage Office is a plus

Education and Training

A High School Diploma or higher

Certified training in the areas of mortgage lending and closings

Experience

At least 2 years of recent experience, within the last 4 years, working as a residential mortgage loan closer for a bank, credit union, or mortgage lender.

Application

To apply for this position, please submit your cover letter with salary requirements, resume, and 3 professional references through our website, cnycn.org.

Only those candidates selected for an interview will be contacted. Applicant review will continue until the position is filled. We thank you for your interest in career opportunities with the Center for NYC Neighborhoods. No phone calls, please. Accepting resumes until the position is filled.

The Center strongly encourages Section 3 residents to participate in this hiring effort. Information to determine if you are a Section 3 resident can be obtained by contacting careers@cnycn.org.

Persons requiring reasonable accommodation to participate in this hiring effort are requested to email: careers@cnycn.org.

The Center for NYC Neighborhoods is an equal-opportunity employer. We recruit, hire, upgrade, train, and promote for all positions and job classifications without regard to race, color, religion, creed, gender, national origin, age, physical or mental disability, marital, veteran or disabled veteran status, sexual orientation, or any other status as a member of any other legally protected group or activity.

To learn more, visit cnycn.org.