

# Foreclosure Prevention Counselor

## Job description

### Position Summary

This position involves working closely with the public on a daily basis. Whether through our front doors, or on the phone, this counselor is often the first impression of our organization. When you are not actively counseling a client, you may be asked to triage appropriately the clients that visit our facility. This will require distributing the correct intake forms and scheduling an appointment for clients in our administrative calendar. The one-on-one counselor responsibilities and skills required are detailed below.

### Required:

- Provide one-on-one counseling for clients facing foreclosure.
- Ability to deal calmly with clients who are distressed and may be highly emotional.
- Counselor must be skilled in money management solutions.
- Ability to analyze financial data and create budgets.
- Negotiate solutions with mortgage lenders and loan servicers.
- Experience in pulling, reading and analyzing credit reports.
- Create a written action plan for each client, assign financial goals necessary for client to prevent foreclosure and provide follow-up with client.
- Prepare financial package and submit to lender/loan servicer in a timely manner.
- Follow up with lenders on a consistent basis to obtain updates.
- Analyze complex situations and provide viable solutions.
- Assist clients in drafting hardship letters pertaining to default on mortgage payments.
- Assure accuracy of data input into client tracking database.
- Skills in Microsoft computer applications, record management and email usage required.
- Ability to meet established goals.
- Excellent oral and written communication skills.

### Qualifications

- The ability to work productively in a fast-paced and sometimes high stress environment.
- The ability to analyze complex situations and provide viable solutions.
- The ability to think creatively and introduce new ideas and programs that align with the organization mission and create more visibility and earned income revenue for the organization.

- High level of verbal, written and electronic communication skills.
- The ability to task, prioritize and multi-task effectively.
- The ability to communicate professionally with press and community contacts.
- Organized and self-motivated to maintain daily responsibilities as well as special projects.
- Office computer skills; MS Outlook, MS Word, Excel, (includes creating, editing, and maintaining various applications as well as creation and maintenance of spreadsheets in Microsoft Excel

**Preferred:**

- o Knowledge of the Colorado foreclosure process
- o Familiar with mortgage documents
- o Knowledge of HUD rules and regulations

**General Terms Applicable to This Position**

**Employed at Will.** This job position is at-will, meaning that either the employee or the Company may terminate the employment relationship at any time, with or without cause or prior notice.

**Not a Contract.** This job description is not a contract of employment and is subject to change by the Company at any time without prior notice to employee.

**Duties Not Inclusive.** The duties listed above are examples of essential functions of the job position but are not all-inclusive. The Company may require the employee to perform additional duties not listed and may modify the duties listed. Reliable attendance is an essential duty of this position.

**Handbook.** The Employee Handbook contains important guidelines regarding employment with the Company that apply to employee. Employee is responsible for reading and abiding by the Employee Handbook guidelines, which Handbook may be modified from time to time by the Company.

**Reliability.** This position requires that the person be reliable in terms of attendance. This is essential to performing the job satisfactorily.

NeighborWorks Southern Colorado is an Equal Opportunity Employer.

Job Type: Full-time

Pay: From \$29,120.00 per year