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**Loan and Escrow Administration Analyst, Renovation Lending Division, SONYMA Single Family Programs**

Position in: Albany, NY

**New York State Homes and Community Renewal (HCR)** fosters the creation and preservation of high quality affordable housing, while working strategically to revitalize neighborhoods and communities throughout the Empire State. Under the leadership of Governor Andrew M. Cuomo and Commissioner RuthAnne Visnauskas, ***HCR*** is a vibrant, innovative agency that integrates and leverages New York State’s housing resources. We have offices in New York City, Albany, Buffalo, and Syracuse, and employ a diverse workforce of professionals who are hard-working and committed to serving low and moderate income families. Our Mission is far reaching, encompassing single and multifamily housing finance, home improvement, rent regulation, housing subsidies, and community development. We partner regularly with a variety of public and private stakeholders.

Achieving this mission requires a wide range of skills and backgrounds in public policy, administration, real estate, architecture, finance, law and many other areas of expertise. We seek to provide a workplace environment that is productive, flexible, accountable, ethical, and caring. Our employees are empowered to make a difference where they live and work. We offer competitive pay and a comprehensive benefits package, including paid leave, health, dental, vision, retirement, and family-friendly policies.

HCR’s Mission and Goals:

* Partner to improve and preserve New York State’s homes and communities
* Finance and leverage resources to create and preserve safe, decent and affordable housing for the State’s low-moderate income individuals and families
* Support the revitalization and economic growth of the State’s destressed communities and neighborhoods
* Increase compliance with rent laws and regulations to protect the legal rights and obligations of tenants and owners: and
* Proactively enforce rent regulations and identify potential fraud.

The **State of New York Mortgage Agency (SONYMA)** is one of several HCR agencies. SONYMA’s programs provide mortgage financing to assist low- to moderate-income, first-time homebuyers in the purchase of a one-to-four unit residences that are required to meet eligibility criteria established by the Agency and by applicable Federal law. This position will report to the Single Family Programs unit of SONYMA. The Single Family unit reports to HCR’s Office of Finance & Development described below.

**Position Summary:**

To work with the Senior Vice President and Quality Control and Renovation Escrow Administration Analyst to review renovation loan documents submitted by lenders prior to closing, loans for submitted by lenders for purchase, and process draw requests from renovation escrow accounts held on behalf of SONYMA borrowers.

**Duties:** This Job description is not intended to be all inclusive and the employee will be expected to perform other reasonable related duties as assigned.

* Review renovation documents submitted by lenders or the mortgage insurer prior to closing to ensure compliance with SONYMA RemodelNY guidelines.
* Review of Closed Document files for approval in accordance with SONYMA guidelines, and IRS regulations.
* Input loan status data on computer for Closed Document files
* Review of Final Document (recorded instruments and final title policies) completed files for accuracy and compliance.
* Correspond and communicate daily with participating lenders.
* Resolve problems, errors and/or omissions on both loan files received for purchase and Final Documents complete files. Explain Agency procedures and guidelines to participating lenders.
* Prepare forms for problem loans; list loans reviewed with correct missing document codes.
* Proof data entry for loans reviewed.
* Update loan status data on computer for Final Document loans reviewed.
* Communicate deficiencies on electronically submitted loan files and provide feedback on indexing errors to supervisor for transmission to the vendor.
* Prepare scanning checklist, inventory list and status change list on Final Document reviewed files.
* Complete and submit daily report of day’s activity.
* Discuss with Supervisor any problems encountered daily.
* Set up initial account information in servicing software for Remodel NY Escrow Administration
* Review of draw request documentation for compliance with agency guidelines
* Requesting additional documentation when necessary for release of renovation escrow funds.
* Requesting checks for payment of draw requests for work completed under the program.
* Oversight of pipeline to identify potential problem files and proactively working with VP Single Family Programs to develop action plan for resolution.

**Minimum Qualifications and Desired Skills:**

* 5 years of experience with post-closing loan review or equivalent
* 3 years of renovation lending experience
* Good written and oral communication skills
* Experience with mortgage documents and practices.
* Minimum 2 years college education preferred
* DE Underwriter preferred

**Instructions for Applicants:**

Applicants must include a cover letter and resume.

**What we offer:**

* Exciting opportunity to be part of New York’s resurgence to greatness;
* Extensive benefits package including paid leave, excellent health, dental, vision and retirement benefits;
* Promotional opportunity for dedicated professionals.

**TO APPLY, please send resume and cover letter:** [**jobopportunities@nyshcr.org**](mailto:jobopportunities@nyshcr.org)

**Please include the name of the position that you are applying for in the subject line.**

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