



Homes and Community Renewal

Job Opportunities at New York State Homes and Community Renewal

Build a career while building a better community. Rewarding careers in Public Service start here!

Loan Analyst - Originations

New York, NY

Possible Hybrid Workplace Opportunity

New York State Homes and Community Renewal (HCR) is the State's affordable housing agency, with a mission to build, preserve, and protect affordable housing and increase homeownership throughout New York State.

A Civil Service exam is not required for this position. Candidates must meet the minimum qualifications outlined below to be considered.

NYS Homes and Community Renewal (HCR) is committed to fostering a culture of diversity, equity, inclusion, and accessibility. Our work would not be possible without the diverse backgrounds, experiences, ideas, and abilities of our employees. HCR is committed to developing a workforce which represents the diverse population of New York State. HCR embraces a diverse and inclusive work environment by encouraging all individuals, including those with disabilities, to apply to open positions at the agency.

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 Homeownership and Community Development.

Job Summary:

To manage a pipeline of post-closed loans submitted for purchase by Lenders.. Employee would be responsible for developing and maintaining business relationships between SONYMA and its participating lenders as well as indirect business partners such as realtors, builders, affordable housing non-profit organizations, and potential homebuyers.

Essential Duties / Responsibilities:

The primary responsibilities of the position will be to:

- Perform pre-closing and post-closing analysis of loan files for compliance with federal tax law and Agency procedures and guidelines.
- Once file is reviewed, notify lender of decision (Approved, Suspended, or Rejected) and of conditions, if any.
- Update status of loan file and other relevant information in SONYMA's computer system.
- Prepare and send appropriate loan status email to lender.
- Correspond and communicate daily with participating lenders.
- Perform regular follow up on suspended files. Contact lenders for documentation requested until receipt of same. Once received, process the file accordingly.
- Track and compile summaries of all newly onboarded SONYMA Express® lender's noting omissions and conditions required.
- Daily, complete the Loan Reviewer Daily Production Report, indicating the number of loan files or documents for suspended loan files which were received for review and indicating review decision.
- Aid Loan Analysts and Lenders as needed or assigned to.



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- Log in to the 800 room automated call distribution system during all assigned hours to take incoming calls from the public. Assist with questions/provide requested information to callers as needed.
- Any with special projects and other reasonable functions or duties as may be designated or assigned.

Qualifications:

- Prior experience as a processor/underwriter of residential mortgages or equivalent.
- Excellent oral and written communication skills.
- Detailed oriented and good organization skills are required/
- Ability to multi-task and meet deadlines.
- Minimum 2 years college education or equivalent

This job description is not intended to be all inclusive and employee will be expected to perform other reasonably related duties as assigned.

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

*All internal SONYMA/HFA/AHC employees(only) are directed to apply via
internalcandidates@hcr.ny.gov*

Please Include your name in the subject line

[TO APPLY, CLICK HERE.](#)

Applicants must include resume and cover letter

New York State is an Equal Opportunity Employer
(EOE)