State of Michigan
Civil Service Commission

Capitol Commons Center, P.O. Box 30002
Lansing, MI 48909

Position Code
1. DEPTALTE

POSITION DESCRIPTION

This position description serves as the official classification document of record for this position. Please complete the information as accurately as you can as the position description is used to determine the proper classification of the position.

2. Employee's Name (Last, First, M.I.)	**8. Department/Agency** LEO-MSHDA
3. Employee Identification Number	**9. Bureau (Institution, Board, or Commission)**
4. Civil Service Position Code Description Departmental Analyst-E	**10. Division** Homeownership
5. Working Title (What the agency calls the position) Loan Purchaser	**11. Section** Homeownership Operations - Funding
6. Name and Position Code Description of Direct Supervisor BROWN, DEBBIE L; DEPARTMENTAL MANAGER-2	**12. Unit**
7. Name and Position Code Description of Second Level Supervisor BLANK, CHRISTINE; STATE ADMINISTRATIVE MANAGER-1	**13. Work Location (City and Address)/Hours of Work** 735 E Michigan Ave - Lansing, MI 48912 / Monday - Friday 8 a.m. - 5 p.m.

14. General Summary of Function/Purpose of Position

This position performs analysis of all closed mortgage loans to determine purchase eligibility, compliance with Bond guidelines, accurate financial compensation to approved MSHDA Lenders, and adherence to federal/IRS regulations. Individual is first point of contact communicating details & requirements of initial audits, maintaining data integrity of computer input and creation and balancing of funding reports as well as creating, updating and conducting lender training on a regular and as needed basis. This position acts as liaison between Lender & title companies to enforce adherence to MSHDA's closing requirements. Additional tasks include preparing & presenting onsite/offsite training sessions as needed.

This analyst also coordinates with closing/funding and Final Docs technical staff on workflow and pipeline management.

15. Please describe the assigned duties, percent of time spent performing each duty, and what is done to complete each duty.

List the duties from most important to least important. The total percentage of all duties performed must equal 100 percent.

Duty 1

General Summary: **Percentage:** **60**

Review and analyze newly closed loan files and sensitive legal documents to determine if all MSHDA, legal and regulatory requirements have been met. Approve or deny funding based on State and Federal regulations. Generate & verify amounts to be funded for each loan and initiates contact with Lenders to correct any deficiencies. Prepare and submit loan for purchase.

Individual tasks related to the duty:

- Analyze closed loan files and other supporting documentation to determine that prescribed requirements and qualifications have been satisfied and the documentation adheres to MSHDA program guidelines. Address all file deficiencies and if inconsistencies exist, make the necessary corrections or notify the appropriate Lender of the deficiency and request corrections to bring the documentation into compliance with MSHDA's statewide Homeownership Lending Programs.
- Complete research for problem resolution and keep abreast of any federal or state regulatory changes in the industry.
- Prepare documents for suspension. When suspending a loan, initiate contact with Lender detailing reason for suspension, provide requirements & examples of what is necessary to correct deficiency, control loan inventory by maintaining file status in LOS.
- Prepare documents for purchase. When purchasing a loan, calculate the Service Release Premium based on what type of loan it is, what Bond Series it is, and the appropriate purchasing procedure to use.
- Prepare documents for rejection. When rejecting a loan, determine which MSHDA, State, or Federal requirement has not been met. Communicate to Lender. Calculate Cancellation penalty. Prepare assignments back to originating lender and endorse Notes back to originating lender
- Analyze, document and fund MSHDA Special Program Loans as needed
- Establish and maintain ongoing lender relationships
- Follow up with Lenders to move files to completion stage

Duty 2

General Summary: **Percentage:** **20**

Coordinate, prepare & facilitate Lender training through both onsite and offsite sessions for the single family programs. Provide
MSHDA website instruction to Lenders as needed. Assist in the creation of online webinar and podcast facilitation to lenders when required.

Individual tasks related to the duty:

- Act as liaison between MSHDA and the Lending Institutions concerning loan status and the interpretation of the documents. Provide training and assistance with loan transactions.
- Extensive verbal and written communication with Lending institutions regarding current guidelines and procedures.
- Prepare training materials, co-ordinate Lender training sessions, and facilitate webinar training sessions. Mentor new lenders.
- Update training materials as programs adjust to industry needs.
- Provide Loan Operating System directions to lenders for additional information, as well as other programs in the Authority.
- Keep abreast of industry allowable costs for single family products.

Duty 3

General Summary: **Percentage:** **10**

Track and monitor Homeownership loan inventory by keeping accurate status actions and dates in the AOD computer system.
Target benchmark of 5-day turn times

Individual tasks related to the duty:

- Take ownership of a minimum of the current standard of loan review files each day. Enter accurate status in LOS.
- Update & maintain permanent records within the Single Family and Loan Tracking systems of AOD.
- Provide loan back up reviews to clear new and existing conditions in times of absence or excess volume
- Review physical collateral documents for errors prior to loan reviews
- Calculate penalty fee if a loan commitment is expired.
- Schedule loan reviews and indexing for internal and external customers

Duty 4

General Summary: **Percentage:** **10**

Assist Homeownership Division by actively participating in team building meetings and providing recommendations for process
improvement. Answering telephones & directing calls to appropriate staff personnel. Serve as a resource for problem resolutions to internal and external clients.

Individual tasks related to the duty:

- Communicate to both Finance & Servicing, via accurate LOS reports, data input and assist with any corrections on loan portfolio.
- Assist in balancing funds in each Bond Series and provide additional feedback and problem resolution to loan servicing as needed or requested.
- Prepare & provide monthly loan production activity reports for Homeownership, Servicing, and Finance management and as needed.
- Create and calculate weekly wire reports that are distributed to Finance Division and MSHDA Warehouse Bank. This data generates remittance back to Lenders when loans are purchased.
- Schedule and participate in DEI, Professional and other MSHDA assigned trainings
- Prepare and submit unallowed expense fees returned by the lender
- Engage in group discussions as it relates to the funding area
- Prepare and provide loan review reports to document portfolio of loans submitted for purchase
- Promote Homeownership team relationships with co-workers by effective & non-judgmental communication.

16. Describe the types of decisions made independently in this position and tell who or what is affected by those decisions.

Based on the volume of business, this person must establish priorities of work to determine which tasks require immediate attention. Benchmark is to review the current standard minimum files per day to include single family and MSHDA special programs production. Each individual file must be audited & accurately reviewed to ensure that the loan meets all State, Federal &
Investor guidelines according to MSHDA Homeownership best practice procedures. Decisions on how & when to purchase each loan must be made fairly & accurately based on those requirements. Must also have ability to explain those guidelines, rules, and requirements to Lenders, as needed. Lenders are directly affected by the dollar amount calculated for purchase, timeliness of purchase, and any penalties that may be assessed. Accuracy of this information has a direct impact on profitability of MSHDA.

17. Describe the types of decisions that require the supervisor's review.

Decisions that require an exception of established policies and procedures, or decisions involving matters of agency policy or technical matters that have not been previously experienced. Decisions of a legal matter would be referred to the Manager of Homeownership Operations, Division of Homeownership Director, and/or Staff Attorney, as appropriate.

18. What kind of physical effort is used to perform this job? What environmental conditions in this position physically exposed to on the job? Indicate the amount of time and intensity of each activity and condition. Refer to instructions.

Work is primarily sedentary in a standard office environment, involving extensive computer use, meetings, and occasional walking within the office. Minimal physical effort is required, with infrequent light lifting or carrying of office or IT equipment (e.g., laptops, monitors). The position may require occasional in-state travel to other MSHDA offices and State of Michigan meetings, and rare out-of-state travel for training or conferences. Work is subject to strict deadlines and may involve periods of high pressure and schedule flexibility. No regular exposure to hazardous conditions or strenuous physical activity.

19. List the names and position code descriptions of each classified employee whom this position immediately supervises or oversees on a full-time, on-going basis.

Additional Subordinates

20. This position's responsibilities for the above-listed employees includes the following (check as many as apply):

N	Complete and sign service ratings.	N	Assign work.
N	Provide formal written counseling.	N	Approve work.
N	Approve leave requests.	N	Review work.
N	Approve time and attendance.	N	Provide guidance on work methods.
N	Orally reprimand.	N	Train employees in the work.

22. Do you agree with the responses for items 1 through 20? If not, which items do you disagree with and why?

Yes

23. What are the essential functions of this position?

Position is responsible for auditing all mortgage closings for the single-family production. Review all closing and legal documents that are provided by participating Lenders. This individual has the authority to make judgments as to the quality and accuracy of loan documents and acts as a recognized resource for this area. Approval of funding, calculating reimbursements back to lenders (Service Released Premiums), credit for escrow distributions, and accessing any penalties that would affect Lenders' profits. Accuracy and excellent communication skills are crucial to the success of this position and the success of the Division.

24. Indicate specifically how the position's duties and responsibilities have changed since the position was last reviewed.

New position

25. What is the function of the work area and how does this position fit into that function?

The purchase of Single Family loans MSHDA special programs provide affordable mortgage financing to low and moderate income family in Michigan. This function is responsible for the accurate review of all pertinent loan documents to determine compliance with MSHDA purchasing requirements. Maintains a working relationship with Lenders so they can promote MSHDA products within their communities.

26. What are the minimum education and experience qualifications needed to perform the essential functions of this position.

EDUCATION:

Possession of a bachelor's degree in any major.

EXPERIENCE:

Departmental Analyst 9
No specific type or amount is required.

Departmental Analyst 10
One year of professional experience.

Departmental Analyst P11
Two years of professional experience, including one year of experience equivalent to the intermediate (10) level in state service.

Alternate Education and Experience

Departmental Analyst 9 - 12
Educational level typically acquired through completion of high school and the equivalent of at least two years of full-time active-duty experience at or above the E-6 level in the uniformed services may be substituted for the education requirement.

KNOWLEDGE, SKILLS, AND ABILITIES:

• Two years of Residential Mortgage Loan Closing or Servicing experience is highly desired.
• Good math skills.
• Knowledge of mortgage loan closing procedures to include FHA experience.
• Knowledge and proficiency using Word, Excel, Outlook and various software programs used by the Division.
• Ability to determine work priorities and proficiency when dealing with multiple deadlines.
• Self-starter who works with minimal supervision and works well with others.
• Highly self-motivated, disciplined, flexible, patient, and not easily frustrated.
• Ability to effectively communicate, both orally and in writing and maintain good public relations while providing assistance and maintaining the integrity of the Authority.
• Organizational skills and attention to detail are important

CERTIFICATES, LICENSES, REGISTRATIONS:

N/A

NOTE: Civil Service approval does not constitute agreement with or acceptance of the desired qualifications of this position.

I certify that the information presented in this position description provides a complete and accurate depiction of the duties and responsibilities assigned to this position.

Supervisor **Date**

TO BE FILLED OUT BY APPOINTING AUTHORITY

Indicate any exceptions or additions to the statements of employee or supervisors.

N/A

I certify that the entries on these pages are accurate and complete.

AMBER MARTIN — **Appointing Authority**

10/28/2026 — **Date**

I certify that the information presented in this position description provides a complete and accurate depiction of the duties and responsibilities assigned to this position.

Employee **Date**