

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 Property Specialist-2	10. Division Homeownership
5. Working Title (What the agency calls the position) Operational Training Specialist/Underwriter	11. Section Single-Family
6. Name and Position Code Description of Direct Supervisor BLANK, CHRISTINE; STATE ADMINISTRATIVE MANAGER-1	12. Unit Underwriting
7. Name and Position Code Description of Second Level Supervisor COON, TONYA M; STATE DIVISION ADMINISTRATOR	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 serves as the statewide Homeownership program specialist with respect to MSHDA-financed loan programs. The Specialist level position takes the lead among other senior staff underwriters by demonstrating an advanced level of expertise, providing them guidance as it relates to interpreting & analyzing Mortgage Industry, Investor, Federal, State & MSHDA regulations. This individual must assure the Division is operating within compliance of all complex Federal and State requirements and assist in the development of new products ensuring compliance with all regulations. This individual is the specialist responsible for the new Lender approval process. This individual must create & nourish working relationships with Lenders, Realtors, Government & local Community agencies promoting Homeownership programs.

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: 50

Individual will independently review & underwrite a minimum of four new loan packages daily and also be the designated staff specialist responsible for underwriting those loan packages that are deemed the most complex. Individual has the authority to either approve or deny those loans based on Industry, State & Federal regulations. Individual will use each complex loan file as a coaching tool to instruct other senior staff underwriters sharing learned experience.

Individual tasks related to the duty:

- Analyze new loan packages for all Homeownership loan programs, submitted from participated Lenders, acting as the specialist responsible for the most complex files. This includes, but not limited to, analyzing acceptable credit history, calculating total household income based on MSHDA guides, qualifying income based on Industry guides, asset requirements & limitations, Sales price limits, property eligibility and borrower eligibility.
- Be cognizant of own and senior staff underwriters' daily production in order to meet Division benchmarks of reviewing all files within 24-48 hours. Provide backup assistance & guidance to senior staff underwriters to accomplish same Division goals.
- Must stay abreast of all Industry changes and evaluate the impact, if any, those changes have on MSHDA Homeownership products and individual loan packages. After evaluation, communicate impact to rest of the Homeownership staff.

Duty 2

General Summary:

Percentage: 30

Specialist will develop and conduct training seminars for new & existing participating Lenders and Authority staff. Responsible for creating a template for one master set of training materials to be used by the whole Underwriting team. Oversee the content of all Homeownership manuals, brochures, and websites to ensure accurate guidelines and practices are published. Individual will be designated staff specialist who is responsible to coordinate quarterly Lender conference calls.

Individual tasks related to the duty:

- Conduct on-site, off-site and web/teleconference trainings to Lenders, as requested, in regards to all Homeownership loan products, policies, and best practices.
- Maintain, update, and recommend changes to training materials, power point presentations, Homeownership product manuals and forms, keeping current with Industry, Federal, State, & MSHDA guidelines.
- Maintain one master training template with all updated & accurate information as policy or practices change in regards to Homeownership originations.
- Oversee the content of all Division web sites, brochures, operating manuals, forms to ensure MSHDA guidelines are accurate and consistent. Provide recommendations as necessary.
- Invite Lenders to participate in "round table" conference call discussions. Specialist will create agenda; prepare lead questions, research responses to Lender's questions. Provide Q&A to be inserted into Homeownership Lender Letter.

Duty 3

General Summary:

Percentage: 15

Participate in new Homeownership product development in order to meet the Authority goals of providing successful home ownership and retention to Michigan's low to moderate income residents.

Individual tasks related to the duty:

- Review Authority goals and objectives in order to coordinate Homeownership resources to ensure consistency with such goals.
- Interpret Industry, Federal, State, and MSHDA regulations to ensure any new program is in compliance with all such regulations.
- Provide Industry background research. Contribute to writing procedures & product description.
- Assist in rolling new products out to staff & those other departments affected, developing a flow chart which implements best practices.
- Evaluate new programs and recommend improvements as necessary.

Duty 4

General Summary:

Percentage: 5

Meets with staff from other Authority divisions and state agencies. Promote Homeownership programs statewide at local community or Industry meetings, workshops, or conferences. Ongoing ambassador of all MSHDA products.

Individual tasks related to the duty:

- Serves as the specialist on MSHDA's Homeownership programs, policies, and practices when participating on inter-divisional teams chartered to explore new housing or program initiatives based upon Authority goals and objectives.
- Evaluates such initiatives to ensure compliance with MSHDA guidelines and determine the usefulness of Homeownership products in implementing Authority initiatives.
- Specialist will be the contact for other state agencies that license, monitor or regulate MSHDA Lenders. Contact for other state agencies that have housing issues as one of their Division goals.
- Ensures the Authority's interests and program integrity are preserved.
- Attend, participate and discuss Homeownership programs & policies at Mortgage Industry meetings or workshops.
- Attend Industry conferences and share attained information with department staff.

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

Interpretation of Mortgage Industry, Federal, State, or MSHDA policies, regulations and rules with respect to applicability to Homeownership policies or loan approvals. These decisions directly affect MSHDA's risk exposure and the individual borrower's eligibility or in the case of team initiatives, the direction the initiative may proceed.

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

Politically sensitive issues or decision 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.

Typical office setting with no adverse environmental conditions. The position requires extensive computer work. Daily, weekly and monthly deadlines require the employee to be alert and capable of functioning well under pressure and the stress of a large volume of incoming files, mail, e-mails, and phone calls. Flexibility and maintaining a cordial, helpful attitude is imperative. Minimal in-state travel may be required.

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):

- | | |
|---|--|
| <input type="checkbox"/> Complete and sign service ratings. | <input type="checkbox"/> Assign work. |
| <input type="checkbox"/> Provide formal written counseling. | <input type="checkbox"/> Approve work. |
| <input type="checkbox"/> Approve leave requests. | <input type="checkbox"/> Review work. |
| <input type="checkbox"/> Approve time and attendance. | <input type="checkbox"/> Provide guidance on work methods. |
| <input type="checkbox"/> Orally reprimand. | <input type="checkbox"/> 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?

The working title of this position is Mortgage Underwriting Specialist. The majority of this Specialist's responsibility will be to underwrite the most complex loan applications, oversee the file flow through the Underwriting department to ensure all department benchmarks are being met and Lender's expectations are being exceeded. The Specialist must be able to interpret & explain all Industry, Federal, State, and MSHDA requirements to other Division staff and any public or private entity that has a working relationship with the Authority.

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 function of this area is to partner with MSHDA approved Lenders to promote and provide affordable homeownership to the qualified low to moderate income families of the state of Michigan, The function of this position is to accurately and fairly review all documents to determine compliance with standard underwriting guidelines & MSHDA policy. The Specialist would take the lead & handle the most difficult, complex files with the same fairness & equality. The Specialist, based on extensive industry background, would provide valid, constructive input into the development of new products & procedures.

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:

Property Specialist 13 - 15

Four years of experience equivalent to a Property Analyst, including two years equivalent to a Property Analyst P11 or one year equivalent to a Property Analyst 12.

KNOWLEDGE, SKILLS, AND ABILITIES:

- Demonstrated extensive knowledge of conventional and government mortgage underwriting and financing, real estate evaluation, and financial management principles and practices.
- Ability to interpret complex rules and guidelines, apply the principles and techniques of real property appraisals.
- Strong presentation and facilitation skills, with the ability to engage and inspire adult learners.
- Excellent customer service skills, attention to detail, and excellent written and verbal communication skills.
- Proficiency in e-learning platforms, virtual training tools, and Microsoft Office Suite.
- Analytical skills to evaluate training effectiveness and make data-driven improvements.
- Ability to work collaboratively in a team environment and build relationships with stakeholders.
- Demonstrated time management and organization skills to plan, coordinate, and expedite work projects.
- Ability to adapt to quick changes and successfully handle multiple tasks at one time.
- Out of the box thinker, problem solving skills, with a can-do attitude.
- Ability to formulate policies and procedures relevant to program areas based on information of a conceptual nature from varied and complex sources.

CERTIFICATES, LICENSES, REGISTRATIONS:

Drivers License

FHA Direct Endorsement/CHUMS Underwriter ID # is preferred, not required.

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

6/16/2025

Appointing Authority

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