

# Position Description



<b>Position</b>	<b>Title:</b>	<b>No.:</b>	<b>Reports to:</b>	<b>Title:</b>	<b>No.:</b>
	Loans Processing Officer - Settlements and Discharges	HSF166		Customer Operations Leader	HSF063
<b>Business Unit:</b>	Customer Operations		<b>Division:</b>	Customers & Origination	

## Organisational Overview:

At HomeStart we believe that affordable home ownership is essential to the health, wellbeing and ongoing sustainability of our communities. HomeStart's role, within the framework of government policy, is to provide leadership and innovation in the housing finance sector by enabling more South Australians to fulfil their home ownership dreams. We do this through the provision of innovative housing finance solutions. More importantly, we do this through our core strength – our people.

## Position Purpose:

The Loans Processing Officer - Settlements and Discharges, assists in the accurate and timely processing of loan files from the full approval stage up to the point of settlement as well as facilitating the discharge of loans due to refinance, property sale or payment in full.

## Positions reporting to this position:

- Nil

## Other significant working relationships:

Internal: Customer Operations Team, Direct Channel Team, Finance and Broker Channel Team.

External: Customers, Conveyancers, Revenue SA, Land Services Group, Brokers, Builders and Sub-contractors.

## Primary Outcomes & Accountabilities

### Key Results Areas

### Performance Measures

<p><b>Operational Responsibilities</b></p>	<ul style="list-style-type: none"> <li>• Process all loan documentation in a timely and accurate manner by utilising the work queues within the lending origination system to monitor daily workflow.</li> <li>• Ensure documentation complies with HomeStart’s corporate and regulatory obligations and risk standards.</li> <li>• Prepare all new and home equity loan documents.</li> <li>• Prepare and recommend disbursements for new loans within the lending origination system.</li> <li>• Advise relevant parties of new loan approvals and conditions; prepare the payout figures for loans pending discharge.</li> <li>• Prepare loan files for settlement (new and discharges) in an electronic workspace provided by an Electronic Lodgement Network Operator (ELNO) within acceptable timeframes.</li> <li>• Accurate and timely completion of information upload for newly settled loans into the loan management system.</li> <li>• Process loan discharges, including the calculation of payout figures, and liaise with customers and conveyancers to organise payment of current loans.</li> <li>• Facilitate the removal of HomeStart’s interest from the Title upon the loan being paid in full.</li> <li>• Order and check valuations where required.</li> <li>• Resolve queries from lending team in relation to new loan/HEL documentation, LTO searches and valuation requests.</li> <li>• Liaise with clients, brokers, conveyancers and solicitors to book new settlements.</li> <li>• Identify areas of potential improvement to processes. Assist in developing solutions to process challenges in order to meet our strategic objectives and deliver on customer expectations.</li> <li>• Resolve client and broker queries and concerns in relation to booked settlements.</li> </ul>
<p><b>External Stakeholder Relations</b></p>	<ul style="list-style-type: none"> <li>• Create and maintain conditions for effective relations with relevant external organizations, government agencies, customers and vendors where appropriate.</li> <li>• Respond to stakeholder queries in a prompt and courteous manner.</li> </ul>
<p><b>Corporate Responsibilities</b></p>	<ul style="list-style-type: none"> <li>• Work in accordance with the Code of Ethics for South Australian Public Sector, and legislative requirements including but not limited to:             <ul style="list-style-type: none"> <li>○ Work Health and Safety Act 2012 (SA) and when relevant WHS Defined Officers must meet due diligence requirements.</li> <li>○ Equal Employment Opportunities (including prevention of bullying, harassment and intimidation).</li> <li>○ Disability Discrimination.</li> <li>○ Independent Commissioner Against Corruption Act 2012 (SA)</li> <li>○ Relevant Awards, Enterprise Agreements, Public Sector Act 2009,</li> <li>○ Relevant Australian Standards.</li> <li>○ Duty to maintain confidentiality.</li> <li>○ Smoke Free Workplace.</li> </ul> </li> </ul>

- Applying the principles of the HomeStart’s Risk Management Policy and Practices.
- Ensure own and team compliance to HomeStart’s financial policies and procedures.
- Ensure that all legal responsibilities attached to this role as noted in the Compliance Register are discharged, are properly recorded in the Risk Management System (RMS) and any breaches of these requirements are recorded as incidents in the RMS.
- Understand and follow workplace safety initiatives and procedures, identify hazards and contribute to a safe working environment.

## Values Profile

Opportunity	<i>We provide belief, hope and possibility for others. We want to empower people with opportunities and solutions, then let them get on with it!</i>
Determination	<i>We are motivated by the hopes, dreams and ambitions we can help fulfil, and the stories of those we’ve helped succeed already. We are relentless in finding a way forward and will never give up.</i>
Openness	<i>We are open, inclusive and accepting of others’ perspectives. Our conversations are honest and transparent. We choose understanding and empathy. We welcome new ideas and diversity in thought.</i>
Simplicity	<i>We’re always looking to make things easier. We speak in simple terms and seek to help others’ understanding. We try to simplify our work at every step.</i>

## Other Requirements

### Essential Criteria

- Minimum of at least two years experience working within a lending/mortgage environment.
- Strong understanding of lending and specific mortgage processes.
- Strong customer service skills and a desire to exceed expectations.
- Strong organisational skills and attention to detail.
- Ability to work autonomously and as part of a diverse team .
- Strong problem-solving skills, ability to meet deadlines and accurate data entry with high level of attention to detail.

### Desirable Criteria

- Understanding of the National Credit Code and other relevant legislation/regulations.
- Working knowledge of HomeStart products.

### Special Conditions

- National Criminal History Record Check (Police Check) on commencement.
- May be required to act in higher level positions, or assume additional accountability, as and when required.
- Flexibility in working across business units as required.
- May be required to work reasonable overtime with notice.
- Some out of hours, weekend work and intrastate/interstate travel may be required.