

Position Description

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

Organisational Overview:

At HomeStart we believe that affordable home ownership is essential to the health, well-being 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.

Our Values:

Achievement	Simplicity	Integrity
We are focussed on creating positive outcomes for each other	We are focussed on simplifying the way we do business	We are honest and genuine with each other

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 paid in full.

Positions reporting to this position:

- Nil

Other significant working relationships:

Internal:

- Customer Operations Team, Direct Channel Team, Finance, Broker Channel Team, Customer Relationships Team.

External:

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



Primary outcomes and accountabilities

Key results areas Performance measures

Operational responsibilities

- Process all loan documentation in a timely and accurate manner by utilising the work queues within the lending origination system to monitor daily workflow
- Ensure documentation complies with HomeStart's corporate and regulatory obligations and risk standards
- Prepare all new and home equity loan documents
- Prepare and recommend disbursements for new loans within the lending origination system
- Advise relevant parties of new loan approvals and conditions; prepare the payout figures for loans pending discharge
- Prepare loan files for settlement (new and discharges) in an electronic workspace provided by an Electronic Lodgement Network Operator (ELNO) within acceptable timeframes
- Accurate and timely completion of information upload for newly settled loans into the loan management system
- Process loan discharges, including the calculation of payout figures, and liaise with customers and conveyancers to organise payment of current loans
- Facilitate the removal of HomeStart's interest from the Title upon the loan being paid in full
- Order and check valuations where required
- Resolve queries from lending team in relation to new loan/HEL documentation, LTO searches, queries and valuation requests
- Liaise with clients, brokers, conveyancers and solicitors to book new settlements
- 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
- Resolve client and broker queries and concerns in relation to booked settlements

External Stakeholder Relations

- Create and maintain conditions for effective relations with relevant external organizations, government agencies, customers and vendors where appropriate
- Respond to stakeholder queries in a prompt and courteous manner

Corporate Responsibilities

- Ensure the appropriate application and recording of risks according to HomeStart's Risk Management Policy and Practices
- Ensure compliance to HomeStart 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
- Maintain a commitment to EEO, Diversity, Ethical Conduct and the legislative requirements of the Work Health & Safety Act, 2012
- Model ethical behaviour and practices consistent with SA Government Code of Ethics for Public Sector Employees
- Understand and follow workplace safety initiatives and procedures, identify hazards and contribute to a safe working environment

Behavioural profile

Achievement	<i>Takes personal accountability and demonstrates initiative, determination and drive to achieve high quality results and innovative solutions that make a difference to our people and customers.</i>
Self-Actualising	<i>Seeks opportunities to develop and grow. Shows an awareness of and belief in own abilities. Brings energy and creativity to positively impact and influence others.</i>
Humanistic-Encouraging	<i>Inspires, encourages, challenges and supports others to improve and grow by genuinely listening and providing constructive and timely feedback.</i>
Affiliative	<i>Acts in ways which promote and support HomeStart as one organisation with a common purpose and set of values. Is prepared to set aside own agenda in the interests of HomeStart as a whole as well as supporting and encouraging co-operation within and across teams.</i>

Other Requirements

Essential criteria

- Understanding of lending and specific mortgage processes and relevant industry experience
- Excellent verbal and written communication skills
- Strong customer service skills and a desire to exceed expectations
- 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

- Required to provide a satisfactory National Criminal History Record Check (Police Check), where applicable.
- 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 additional hours or overtime with notice.
- Some out of hours and weekend work may be required.