

Justine PETERSEN Housing and Reinvestment Corporation
Asset Building Counselor – Peoria Area
Reports to: Senior Loan Counselor



Justine PETERSEN Housing and Reinvestment Corporation's mission is to connect institutional resources with the needs of low- to moderate-income families so they can build long-term assets. Justine PETERSEN (JP) achieves this goal through its products, which include credit building and financial education, homeownership preparation and retention, and micro-enterprise lending and training. Our people-centered financing breaks barriers and economic divides by building equity, wealth, and financial freedom for diverse families and neighborhoods. JP is a Missouri not-for-profit 501(c)(3) corporation and wholly owns a Community Development Financial Institution (CDFI),

certified by the U.S. Department of Treasury

Key Responsibilities

Assists clients to understand and build their credit score and start and grow their business through financial coaching and financial products.

Job Duties:

- I. Program Marketing
 - a. Coordinate a marketing strategy to reach prospective borrowers.
 - b. Attend a minimum of one results-producing business to business networking group per month.
- II. Intake Process
 - a. Daily, call potential clients looking to access JP's products and services to assess their needs, explain document requirements and next steps
 - b. Assist prospective borrowers to complete the intake form and provide required documents in the online portal
 - c. Schedule clients for counseling sessions
 - d. Provide early or late appointments at least one day a week for clients
- III. Financial Counseling. Justine PETERSEN uses a holistic people-centered asset building approach with clients. Meet one-on-one with individuals looking for credit building or small business services either in-person or via remote counseling.
 - a. Educate client on JP's best practices of how to build credit specific to client's goals
 - b. Understand and explain to client how to read a credit report
 - c. Prepare monthly budget to assess client's ability to access financial products
 - d. Create credit action plan to assist client to address credit barriers to accessing affordable financing
 - e. Assist clients with opening of any of Justine PETERSEN's credit building and lending products and as required, connect clients to banking services
 - f. As appropriate, discuss business start-up and expansion plans, assist with cash flow, and provide referrals for accounting and other professional services.
 - g. As appropriate, discuss next steps in the home buying process
 - h. Ensure all client information is entered and updated in client management system, VistaShare
- IV. Loan Packaging
 - a. Educate client on details of relevant JP loan products
 - b. Assist prospective borrower to gather and submit application documents specific to the loan product being applied for

- c. Evaluate/ analyze application for strength and feasibility per the relevant underwriting matrix
- d. Ensure that all required documents are submitted, make copies when necessary
- e. Ensure that all required fields in VistaShare are completed
- f. Review application for inconsistencies and errors
- g. Create e-file for each borrower
- h. Prepare file summary and risk assessment and present application at underwriting when necessary

V. Loan Closings

- a. Review and schedule loan closings for clients, either in-person or via DocuSign
- b. Conduct closings and ensure all required compliance items are secured at closing
- c. Ensure VistaShare post-closing fields and e-folders are completed

VI. Loan Management

- a. Manage a pipeline of potential borrowers to meet annual loan volume and quality goals
- b. Maintain low delinquency and loss rates

This job might be for you if:

You think on your feet. You like learning new things, and you can learn them quickly. When things change, you know how to roll with the punches.

You're a self-starter. You are self-confident. Armed with knowledge of your job and organization you are always looking to make things better for your clients and team.

You are a problem solver. You might not know the answer yourself, but you're going to figure it out.

You pay attention to details. As far as you're concerned, anything worth doing is worth doing right, every single time. You stay focused, and nothing falls through the cracks on your watch.

You might not be a tech wiz, but you learn new programs quickly.

You communicate clearly. You can explain just about anything to anyone, and you're comfortable communicating via email and on the phone.

You believe that a holistic people-centered asset building approach can make a visible difference in the lives of diverse families. You embrace that building credit by accessing and managing financial products is a powerful way to build assets, especially for low-income people. You know the basics about credit cards, credit reports and scores, and you are keen to learn more.

You have at least three years of work experience, or a Bachelor's degree and at least one year of experience.

How to apply:

Email your resume and cover letter to cstuhl@justinepetersen.org. In your cover letter, please provide a roadmap for your resume and experience: What parts of your resume should we pay particular attention to? Why are you a great fit for this position? In particular, we would like to know about your experiences working one-on-one with people.

Full-time position (40 hours per week)

Job location: Remote, in the Peoria area

Salary Range: \$36,000-\$42,000 based on relevant experience

Please visit our website at www.justinepetersen.org. EOE