



MASON JOSEPH COMPANY, INC.

Mason Joseph Company, Inc. is a commercial mortgage banking firm located in San Antonio, Texas. MJC specializes in arranging debt and equity financing through well established relationships with the country's premier real estate investors including life insurance companies, commercial banks, Wall Street investment banks, private investors, and government sponsored entities including FNMA, FHLMC, and FHA. MJC is also an FHA approved "Multifamily Accelerated Processing" (MAP) lender that arranges apartment construction and permanent financing through the FHA/HUD mortgage insurance programs.

Mason Joseph Company, Inc. has an immediate need for an Analyst.

Primary Function:

To assist loan producers in analyzing, processing and packaging multifamily and commercial loans under the applicable FHA multifamily loan programs and other conventional loan sources. The analyst will work closely with other members of MJC's origination, underwriting, processing and closing staff and have extensive interaction with third party vendors, borrowers, and developers in order to complete loan applications to finance the new construction, refinancing, or acquisition of apartments and commercial loans. The analyst role is intended to be a training opportunity in order to professionally progress to a loan production and underwriting role. Responsibilities include, but are not limited to, the following:

1. Initial analysis of loan opportunities including the analysis of property financial statements, market feasibility, property valuation, and sponsor qualifications and creditworthiness in order to determine the terms and conditions of the loan.
2. Review all due diligence material provided for transaction; accurately analyze and underwrite such data and identify key underwriting issues, potential transaction risks, and possible solutions.
3. Analyze the creditworthiness of the sponsorship and the real estate and provide concise risk and solution recommendations.
4. Accompany and assist loan producers on all client meetings, lender meetings, concept meetings, site visits, property inspections, and presentations.
5. Collect and review underwriting forms and documents, including financial/credit exhibits.
6. Obtain bids, order, and perform the preliminary review of all third party reports (appraisals, market studies, environmental assessments, architectural and cost reports, engineering reports, etc.) for compliance with appropriate guidelines.
7. Develop a thorough understanding of the "flow" and programmatic requirements of MJC's FHA loan origination, underwriting and closing process so that the support provided to loan





producers/underwriters complement the overall processing effort and moves the loans through to Loan Committee, application submission, loan commitment and closing in a timely manner.

8. Become fully versed on all applicable FHA Multifamily and MJC policies and procedures by reading and studying MJC's FHA Policies and Procedures Handbook, the FHA MAP Guide, FHA Handbooks and Mortgage Notices.
9. Serves as MJC's primary source and contact for due diligence information necessary to complete loan submissions. This involves gathering, reviewing and organizing required application exhibits and subsequently compiling appropriate application loan packages that are delivered to lenders.
10. Responsible for assuring the correct organization, accuracy and completeness of the underwriting files.
11. Conduct deal team meetings on each assigned transaction; communicate clearly with borrowers, originators, legal counsel, and lenders.

Education/Skills Required:

1. Bachelor's Degree required with an emphasis in Business, Accounting or Finance preferred.
2. Strong organizational skills and attention to detail.
3. Strong customer service activities where the candidate is relied upon to respond to the client in a timely and professional manner.
4. Ability to work well under pressure and adjust to varied workloads.
5. Excellent analytical, communication, and interpersonal skills required.
6. Requires an independent worker, leader, and self-starter with good project management skills.
7. Ability to operate in a team environment is an absolute requisite