

# Employment Opportunities



**POSITION:** Mortgage Loan Processor

**REPORTS TO:** Manager, Mortgage Lending

**CLASSIFICATION:** NON-EXEMPT

**DEPARTMENT:** Lending

## **SERVICE STANDARDS:**

The focus of this role is to:

- Act as a catalyst and promoter, reinforcing the following Credit Union's service standards:
  - We always act in the best interest of our members.
  - We own, respond, and immediately resolve member questions/concerns.
  - We look for ways to innovate and improve the member experience.
  - We continuously seek the opportunity to learn and grow.
  - We maintain the highest degree of professionalism in appearance, language, and behavior.
  - We protect the privacy and confidentiality of all member and Credit Union information.

## **RESPONSIBILITIES:**

- Interviews credit applicants, completes mortgage applications, and gathers information and/or documentation, if necessary, to submit to an underwriter.
- Oversees and follows up on the mortgage pipeline to gather application documentation; including tax returns, pay stubs, bank statements, VOE's, VOR's, etc.
- Stacks all mortgage files in the appropriate order.
- Orders services such as credit, appraisals, flood certifications, etc.
- Explains alternatives for restructuring credit if a restructure will benefit the applicant(s) and provides counsel to applicants on credit related issues.
- Sends and follows up on disclosures and re-disclosures.
- Ensures correct completion of the adverse action notice for all denials and counteroffers.
- Ensures that all terms under which credit is extended including costs, repayment method/schedule and collateral requirements are within Credit Union policy, fully documented and understood by loan applicant.
- Inputs information into credit origination systems and schedules and/or initiates credit disbursal.
- HMDA Tracking.
- Quality control of mortgage file against a document checklist.
- Copying and scanning mortgage documents and files.
- Actively cross-sells Credit Union services, informing members of services which may be of interest and/or benefit to them.
- Performs all functions from the time the application is taken through funding and post-closing that conform to all Federal, State and Local laws; including any and all regulatory regulations (NCUA).
- Performs related duties as assigned.

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## QUALIFICATION REQUIREMENTS:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Ability to analyze financial information.
- Demonstrated teamwork, customer service and follow up skills.
- Prior experience in contract preparation / loan processing is a plus.
- Strong communication and attention to detail skills.

## KNOWLEDGE, OTHER SKILLS AND ABILITIES:

Comply with job related regulatory requirements including but not limited to Bank Secrecy Act, Anti-Money Laundering, USA Patriot Act, OFAC and Fair Lending Regulations.

## EDUCATION AND/OR EXPERIENCE:

High School Graduate and a minimum of two years related experience and/or training; or equivalent combination of education and experience.

## CERTIFICATIONS:

NMLS is required.

## SUPERVISORY RESPONSIBILITIES:

None

## WORK ENVIRONMENT:

- The work environment characteristics described here are representative of those an employee encounters while performing the responsibilities of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform their responsibilities.
- The noise level in the work environment is usually moderate.

## PHYSICAL DEMANDS:

- The physical demands described here are representative of those that must be met by an employee to successfully perform the responsibilities of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform their responsibilities.
- While performing the duties of this job, the employee is required to stand; sit; use hands to finger, handle, grasp or feel; stoop; knee; crouch; push; pull; reach with hands and arms; repetitive motion; lift; and talk or hear. The employee must occasionally lift and/or move up to 50 lbs. and frequently up to 10 lbs. Specific vision abilities required by this job include close vision, distance vision, peripheral vision, depth perception and ability to adjust focus.

## TO APPLY:

Please send your resume to [careers@scientfcu.org](mailto:careers@scientfcu.org).