



We are looking for an experienced Real Estate Loan Officer to join our lending team.

Job Responsibilities:

- Originates, processes, underwrites, funds, draws loan docs, posts docs, loan servicing, reporting
- Provides qualified information to existing and new members
- Interviews applicants and reviews residential loan applications file to verify application data is complete and meets Credit Union standards
- Arranges for appraisal of residential properties, preliminary title reports, opens escrow and obtains necessary documents.
- Approves mortgage loans in accordance with established lending limits and Credit Union policy and guidelines
- Ensures all loans are processed in accordance with all State and Federal Regulations such as (but not limited to) the Equal Opportunity Act, Home Mortgage Disclosure Act, fair Debt Collection Practices Act, SAFE Mortgage Licensing Act, Mortgage Acts and Practices Advertising, Fair Credit Reporting, RESPA
- Handles mortgage servicing related functions including payoffs, reconveyances, and 1098 filings
- Audits loan files and assists with HMDA reporting
- Monitors insurance coverage
- Keeps informed of trends and developments in the local real estate market as well as changing rules and regulations pertaining to private and government insured loans
- Monitors competitor rates, terms, and pricing frequently and makes recommendations as needed to maintain competitiveness and profitability
- Manages a loan pipeline and the loan process to ensure loans fund in a timely manner
- Performs business development activities to increase production including: maintenance of a client database, client and customer calling/monitoring efforts and additional activities as requested by management
- Provides quality service to members and cross-sells Credit Union products and services whenever possible

Job Requirements:

- College background is preferred but not required
- Proficiency in Word and Excel; familiarity with a Loan Origination System (Calyx a plus)

- Basic business math to calculate income, assets, taxes and monthly insurance (including Loan-to-Values and debt ratios)
- Knowledge of Conventional and/or Government guidelines (FHA or VA)
- Knowledge of wholesale and or correspondent (mortgage banking) is helpful
- Self-motivated and results oriented with superior ability to close loans
- Excellent interpersonal and strong written and verbal communication skills
- Strong analytical, organizational, and time management skills
- Teamwork and customer service oriented
- Background clearance (bonding and NMLS registration)