



COMMUNITY CREDIT UNION of FLORIDA
Position Description
Mortgage Origination Specialist

Reports to: AVP of Mortgages
Department: Mortgages

Grade: 10
Job Group: Non-exempt

The primary purpose of this position is to assist Community Credit Union of Florida in living out our Mission, *“Always improve the financial well-being of our members and make a positive difference in our community,”* by delivering outstanding service to both internal and external members. A key element of excellent service is to identify the financial needs of each member and recommend an appropriate credit union solution. In addition, the Mortgage Origination Specialist performs a variety of duties related to the mortgage lending function including responding to loan inquiries, interviewing for and processing loan applications and pre-qualifying applicants in accordance with credit union and regulatory requirements for mortgage loans initiated via the internet, through inbound calls, and in-person inquiries, and is responsible for processing and ensuring the proper verification of mortgage loan applications in accordance with CCU policies and procedures. In addition, this position is responsible for researching background information on mortgage loan applicants, processing all related documents for approved mortgage loans as well as denied loans and monitoring and billing for services rendered. The incumbent interacts with members, realtors, contractors and developers in order to establish and maintain an active lending relationship with CCU.

ESSENTIAL DUTIES

- 1) Deliver service to both internal and external members that is in alignment with the credit union’s Service Promises.
- 2) Meets all established service goals as measured by the Internal Service Survey
- 3) Possess adequate product knowledge as measured by the annual product knowledge certification assessment.
- 4) Performing job duties within our bylaws, regulations, Board of Directors policies, established internal and external service standards and our work procedures.
- 5) Demonstrate enthusiastic support of corporate mission, core values and long term objectives.
- 6) Assists in attaining established departmental goals and adhering to all credit union standard operating policies and procedures, as well as state and federal regulations and guidelines. Responsible for accurately completing job jar activities and entering data in timely manner to ensure 70-80% engagement metric is met.
- 7) Responsible for interviewing prospective applicants and requesting specific information related to the mortgage application process in a thorough, accurate, and timely fashion while providing consistent quality service and projecting a positive image of the credit union. Ensures applicant is reviewed for all mortgage programs and a product is recommended based on the member’s needs.
- 8) Responds to member inquiries and problems in a professional, timely manner; follows up on inquiries with informational materials and/or phone contact; investigates and corrects errors and resolves problems or other issues.
- 9) Performs the prequalification assessment and analysis; resolves any questions regarding the mortgage application; gathers, evaluates and verifies required documentation necessary for loan decisions such as credit reports, verification of debts, estimates of monthly payments for any outstanding debts not listed.

- 10) Engages in business development activities and solicitation of new market prospects through networking, cold calling, advertising or other means of generating interest from potential new relationships. The incumbent solicits new mortgage business by establishing and maintaining working relationships with external and internal referral sources.
 - 11) Processes loan application packages including pre-approval, approvals, closing and funding, withdrawals and declines. Administers loan application packages, establishes relevant files, obtains pertinent information or reports as required. Ensures loan activities are completed in a timely fashion and conform to the established policies and practices of the credit union. Understands and follows the established mortgage department configuration procedures and guidelines.
 - 12) Performs file maintenance on accounts, including quality control audits, imaging and filing; enters new member information, member profiles, employment information, loan data, and any other pertinent member information into the mortgage origination and servicing system.
 - 13) Responds to mortgage underwriter and/or mortgage manager's inquiries and problems in a professional, timely manner; follows up on inquiries with informational materials and/or phone contact with realtor, title company and members; investigates and corrects errors and resolves problems or other issues.
 - 14) Works with the Mortgage Underwriter to gain a thorough understanding of loan underwriting requirements and procedures.
 - 15) Possesses a thorough knowledge of credit union policies, rates, and the documents and disclosures necessary to ensure compliance and consistency with current regulations. Understands and follows the established mortgage department configuration procedures and guidelines. Possesses a strong knowledge of Federal Regulations pertaining to loan underwriting and real estate lending.
 - 16) Establishes proper identification of members to comply with the Bank Secrecy Act/USA Patriot Act Customer Identification Program. Prepares all documents and items pertaining to loan accounts and processes according to policy and procedure.
 - 17) Maintains on-going communication with supervisor, informing individual of all pertinent problems, irregularities, new developments, changes and other important information within the area of responsibility.
 - 18) Performs related duties as assigned and works on special projects as assigned.
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ENVIRONMENT AND PHYSICAL ACTIVITY

The environment for this position is an open, non-confined office-type setting that is clean and comfortable where the incumbent is free to move about at will. It may include some minor annoyances such as noise, odors, and drafts.

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is frequently required to spend time writing, typing, speaking, listening, lifting (up to 25 pounds), carrying, seeing (such as close, color and peripheral vision, depth perception, and adjusted focus), sitting for long periods of time (up to 8 hours), pulling, walking, standing, squatting, kneeling, and reaching.

The incumbent for this position may operate any or all of the following: telephone, copy and fax machines, calculator, film equipment, typewriter, computer terminal, personal computer, and related printers.

Revised 2018/08

MENTAL DEMANDS

The incumbent in this position must be able to read documents or instruments, perform detailed work and problem solve; possess excellent member contact and verbal and written communication skills; have strong math and analytical reasoning skills; and the ability to effectively handle stress, multiple concurrent tasks, and constant interruptions.

POSITION REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- Associate's degree (AA) from college; or two (2) to four (4) years related experience and/or training; or the equivalent combination of education and experience. Work related experience should consist of a financial institution or mortgage company background; exceptional customer service and sales background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.
- Intermediate experience, knowledge and training in mortgage lending activities, terminology and policies and a full understanding of the related state and federal lending and compliance regulations; Comprehensive understanding of secondary market guidelines.
- Underwriting experience preferred.
- Intermediate skills in personal computer operation: word processing, spreadsheet software and typing skills to meet production needs of the position.
- Intermediate math skills; calculate interest, commissions, proportions, and percentages; balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; compute rate, ratio and percent.
- Effective oral, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, interpret documents, understand procedures, write reports and correspondence, and speak clearly to members and employees.
- Excellent organizational and time management skills, with ability to multi-task, ability to work with minimal or no supervision while performing duties and be a strong team player.
- Ability to handle somewhat complex problems requiring analysis of data; weighing outcomes of decision.
- Must be able to successfully register and maintain registration with the National Mortgage Licensing System (NMLS).

The incumbent must be able to perform this position safely, without endangering the health or safety to individual or others.

Management reserves the right to change this position description at any time according to business needs.

Review and Approval: Indicates review by incumbent and approval by supervisor.

Employee: _____

Date: _____

Supervisor: _____

Date: _____

Department Head: _____

Date: _____

Human Resources: _____

Date: _____