



Mortgage Loan Officer

Exempt | Salary (\$43,779 to \$65,670)

OVERVIEW

The Mortgage Loan Officer provides information on Infuze Credit Union products and services to members according to all internal policies and procedures and state and federal regulations. The Mortgage Loan Officer reports to the VP of Mortgage Lending and is responsible for interviewing applicants for loans; preparing, assessing, processing, and documenting all required forms and related documentation; and promoting Credit Union products and services.

DUTIES AND RESPONSIBILITIES

- 20%** Interview loan applicants and those requesting refinancing or loan modifications and assist members with the loan application process, including but not limited to pulling credit reports for all accounts, verifying debts, and estimating monthly payments for any outstanding debts not listed on the application.
- 20%** Obtain and evaluate credit bureau reports on applicants. Calculate debt-to-income/debt service ratios on loan applicants and calculate how much of the applicant's debt is secured or unsecured. Ensure that real-estate loans are processed accurately.
- 20%** Communicate regularly with members, realtors, and others, as needed. Use all mediums of communication, including in-person appointments, phone calls, and/or electronic communication methods (e.g., email, text). Provide information regarding current loan policies and procedures.
- 15%** Communicate reasons for denial and/or explore options for members when loans are denied. Answer member questions related to mortgage loans.
- 10%** Develop mortgage loan business through member seminars, calls to realtors, contractors, and other institutions. Resolve complaints from members and nonmembers in a professional manner.
- 10%** Maintain contact and positive working relationships with real estate agents/brokers, attorneys, and contractors to ensure continued mortgage avenues. Attend community events, when requested, and present a favorable image of the organization.
- 5%** Perform other duties as assigned.

Must comply with all company policies and procedures, applicable laws and regulations, including but not limited to the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.

EDUCATION AND EXPERIENCE

Education

High school or GED required.

Experience

Two to five years of similar or related experience required.

Skills

- Familiarity with sound analytical and lending procedures.
- Knowledge of lending compliance guidelines and state and federal regulations.
- Willingness to follow internal policies and procedures.
- Strong communication and interpersonal skills.

ADA REQUIREMENTS

Individuals must bend, sit, and stand to perform primarily sedentary work with limited physical exertion and occasional lifting up to 60 lbs. Must be capable of climbing / descending stairs in an emergency. Must operate standard office equipment, including computer terminals and keyboards, telephones, copiers, facsimiles, and calculators. Must be able to routinely perform work on computer for an average of 6-8 hours per day, when necessary. Must work extended hours or travel off-site whenever required or requested by management. Must be capable of regular, reliable, and timely attendance.

ACKNOWLEDGEMENT

This job description is not a contract and should not be presumed to guarantee employment. Infuze Credit Union is an Equal Opportunity Employer and does not discriminate against employees or applicants based on race, color, religion, gender, national origin, disability, age, or any other category protected by law.

EMPLOYEE SIGNATURE

DATE

AUTHORIZED REPRESENTATIVE

DATE