

The full time consumer & mortgage loan officer will be responsible for the origination, processing, file management, and closing of consumer and mortgage loans. The Loan Officer will maintain regular contact with members in the overall loan application process, as well work closely with the Branch Manager in the underwriting process.

Responsibilities and Duties to include, but not limited to:

- *Pre-qualify members by discussing rates, terms and/or financial options.
- *Enter data in loan management systems, spreadsheets, etc.
- * Assist in maintaining established record keeping protocols to comply with all internal, local, state and federal regulations.
- *Maintain loan application workflow, including verification of information with timely review and underwriting of applications.
- * Underwrite consumer loans based on established guidelines.
- *Approving loans that meet CU guidelines, within authorized limits and established timeframes.
- *Make alternative recommendations for non-conforming loans.
- *Prepare and present recommendations to management for those loans that are exceptions to the guidelines.
- *Coordinate the preparation and issuance of adverse action letters to members.
- *Compliance with updates and changes to loan programs, processes, guidelines and consumer lending software.
- *Addressing questions and resolving disputes between CU and members using knowledge of consumer loan underwriting process and legal requirements.
- *Participating in credit union training programs and any other function as requested.
- * Obtain necessary documentation for mortgage and HELOC loans
- * Start to finish process of applications to closing for mortgage and HELOC loans

Qualifications and Skills

The ability to work under pressure in a fast-paced environment. Should possess an outgoing and approachable personality, confidence in interacting with team members within all levels of the organization. Able to provide a high level of member service. Excellent communication skills via phone, in person, and written, will be required. The ability to work as part of a team, as well as independently. Must possess good judgment, the ability to accept responsibility and handle confidential information. Must be a self-starter, dependable, accurate in completing responsibilities with strong attention to detail and organizational skills. A willingness to assume additional duties/projects as they arise. The ability to accept and facilitate change whether indicated by corporate needs, market, or regulatory requirements. Regular and punctual attendance is a must. High school diploma or equivalent education required including basic math skills and data entry knowledge. Experience in a consumer and mortgage lending/underwriting is essential. Ideal candidate should be NMLS registered, computer proficient, including use of Microsoft Office suite and loan underwriting software. Ability to understand lending regulations.