JOB DESCRIPTION

POSITION: Home Loan Officer
REPORTS TO: VP Home Lending
SUPERVISES: None

JOB SUMMARY

Mortgages are an important element of Columbia Credit Union's business and are essential to helping the organization meet its growth initiatives. Home Loan Officers play a key role in helping promote Columbia's home loans business as well as educating members and employees by providing technical expertise and developing cross-sale opportunities.

This position is responsible for originating new mortgage loans by working with branch staff, realtors, builders, and other sources within a designated territory to generate leads and ultimately gain mortgage business. Responsible for interviewing applicants for mortgage loans and processing applications consistent with Credit Union policies and all applicable department-specific, NCUA, Federal and StateCompliance, wholesale/secondary market mortgage lending rules and guidelines. Gather background information and analyze loan applicants' credit and financial history. Must be highly member focused and must consistently provide high levels of member service.

Maintains a thorough knowledge of home loan procedures, liaison between multiple Credit Union departments, is responsive to senior management requirements and operates in accordance with Credit Union policy. This position is highly goal oriented and member-focused while ensuring loan compliance.

ORGANIZATIONAL COMPETENCIES

- **Builds Trust**
  Demonstrate an uncompromising standard of ethical conduct and integrity to include trust and respect for each other, our members, and our communities.
- **Communicates Effectively**
  Have a passion for helping members and staff achieve their goals by educating, offering tools and assistance in response to the members' needs in a way that the members can fully understand.
- **Teamwork and Cooperation (within & across units)**
  Respect each person's ability to create and contribute toward the goal of delivering quality member service and innovative products, individually or as part of a team, through open communication and mutual trust.

JOB SPECIFIC COMPETENCIES

- **Achieves Results**
  Prioritize achieving results, handle multiple projects, and ensure follow-through.
- **Flexibility & Adaptability to Change**
  Adapt to change, maintain work effectiveness in new situations, and prioritize flexibility.
- **Interpersonal Skills**
  Resolve interpersonal problems, maintain positive work relationships, and exhibit objectivity.

- **Job and Organizational Knowledge**
  Understand how to get things done, possess the necessary knowledge and skills, and recognize subject matter expert resources.
- **Member Orientation**
  Respond to the members' needs, insist on high-quality service, and seek efficient service delivery.
- **Planning and Organization**
  Establish priorities, communicate plans, and focus on end result.
- **Problem Solving & Judgement**
  Seek diverse perspectives, proactively address concerns, and provide creative solutions.

ESSENTIAL DUTIES

- Market Credit Union products to individuals and firms, promoting Credit Union services that may meet members' needs. Cross-sell consistently.
- Stay abreast of new types of loans, residential lending industry trends and other mortgage financial services and products to better meet members' needs.
- Maintain service level agreements with all referral sources including but not limited to realtors, financial advisers, branches, etc. within designated territory.
- Manage pipeline of applications and applicants efficiently and effectively.
- Explain to members the different types of loans and credit options that are available, as well as the terms of those services through analysis and screening of loan requests on varied types of mortgage loans.
- Develop a referral network consisting of realtors, builders, branch staff, etc. to locate prospects and solicit applications from prospective borrowers face-to-face, over the phone, or by digital avenues. This also includes industry events and other business development opportunities in the community.
- Handle member concerns and take appropriate action to resolve them in accordance with credit union policies.
- Interview loan applicants and assist members with the loan application process from handling mortgage loans of highest complexity, value, or risk.
- Confer with underwriters to aid in resolving mortgage application problems.
- Attend loan closings.
- Review loan agreements to ensure that they are complete and accurate according to policy.
- Obtain and compile copies of loan applicants' credit histories, verify debts, estimate monthly payments for any outstanding debts and other financial information, as well as any other documentation required to process the loan application. High loan file quality is essential.
- Must ensure that all Credit Union, Home Loan Department, State, Federal, and wholesale and secondary market policies and procedures are always followed and with a high degree of accuracy.

JOB DESCRIPTION

JOB REQUIREMENTS

- Minimum two (2) years mortgage lending experience.
- High school diploma or equivalent.
- Current or prior use of Encompass is preferred.
- Marketing or sales experience required.
- Required current NMLS license or ability to obtain upon hire.
- Ability to work flexible schedules to accommodate representing CCU at business functions outside of normal work hours.
- Thorough knowledge of the originating and closing requirements for conventional, FHA, VA, and non-conforming portfolio loan programs.
- Thorough knowledge of Credit Union, State, Federal, wholesale and secondary market policies and guidelines regarding mortgage lending.
- Must have experience with and be familiar with multiple computer programs including LOS systems, Microsoft products (Word, Excel, etc.), and other computer programs as required.
- Must have superior written and verbal communications skills when dealing with members, co-workers and management.
- Must be team oriented.
- Must be mature, professional self-starter, detail-orientated with excellent work ethics combinedwith an outgoing, positive approach to member service.
- Must be able to handle a large volume of detail under pressure deadlines. Excellent organizational skills.
- Strong time management skills, willingness to assume responsibility, assist in maintaining the quality of all department work, punctuality and mental alertness.
- Ability to multi-task in a dynamic fast paced environment.
- Possess strong analytical, mathematical skills. Should be proficient at financial calculators.
- Strong judgment and decision-making skills.
- Ability to travel to business locations throughout day is required.

PHYSICAL REQUIREMENTS

The physical requirements outlined below encompass the diverse range of abilities needed for individuals to effectively perform the essential functions of this job.

- Communicate information and ideas clearly for mutual understanding.
- Exchange accurate information effectively in various situations.
- Observe details at close range (within a few feet of the observer).
- **Occasionally** remain in a stationary position.
- **Frequently** move around the workspace.
- **Occasionally** operate a computer and other office productivity machinery.
- **Never** ascend/descend a ladder.
- **Rarely** position oneself to maintain files or other items.
- **Rarely** move items weighing up to 60 pounds across the office for various needs.
- **Rarely** work in outdoor weather conditions.
- **Never** operate a vehicle.
- **Frequently** travel between worksites.