

Belonging Never Felt Better



Non-Exempt
Grade: 9

TITLE: **Mortgage Loan Services Processor**

REPORTS TO: AVP, Mortgage Loan Services or Manager, Mortgage Loan Services. May receive direction from VP Member Loan Services/Chief Credit Officer.

SUPERVISES: No one

SUMMARY: Under general supervision, performs a variety of administrative and clerical duties relating to the processing of mortgage loans including processing applications, preparing documents and establishing and maintaining files.

ESSENTIAL FUNCTIONS:

- Actively practices the behaviors required by the credit union's guidelines for Member Service in all interactions with members and staff.
- Maintains excellent member relations, provides services, and cross sells credit union products.
- Preserves member confidentiality.
- Directs and assists members, answers inquiries, and provides information; receives incoming calls.
- Establishes and/or retrieves loan files, obtains credit reports, and verifies employment.
- Types loan documents, prepares notices, produces reports, and processes and mails denial letters as required.
- Calculates loan payments and prepares all loan documents in accordance with instructions and policy.
- Enters loan information into the computer system and orders payment coupons.
- Assembles loan files and monitors the receipt of all documents.
- Files documents, correspondence, and member records when completed.
- Orders and replenishes supplies, brochures, and forms as needed.

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- Disburses loans for Member Loan Services staff.
- Verifies accuracy of documents and completeness of files.
- Must work harmoniously with other employees.
- May serve as a back up for other employees within the department
- Performs other duties as assigned.

PRINCIPAL RESPONSIBILITIES:

- Understand and respond to complex verbal and written communications.
- Accurately enter data using the keyboard and computer terminal.
- Ability to read and comprehend loan applications, insurance policies, credit reports, manuals, etc.
- Ability to use fine motor skills and manual dexterity to operate a variety of business machines on a daily basis (ex: 10 key adding machine, copy machines, fax machines etc).
- Ability to perform complex mathematical calculations.
- Ability to lift and carry up to 20 pounds.
- Ability to stand and/or sit for extended periods of time.
- Ability to effectively communicate with members and/or staff in person, over the phone and/or in writing.

REQUIRED KNOWLEDGE:

Basic reading, writing, arithmetic and communications skills. Requires a working knowledge of office practices and procedures, including data processing, the ability to make mathematical computations, to operate calculators and adding machines, to type with reasonable speed and accuracy, to write legibly, and to deal with members tactfully and courteously. Incumbent must be bondable.

EXPERIENCE:

One year clerical or administrative experience required. Familiarity with computers and public contact background preferred. Member services, loan processing or financial services experience preferred.

EDUCATION: High school graduate or equivalent.