



JOB DESCRIPTION

Mortgage Origination Processor

Department	Mortgage Loan Services
Reports to	Manager, Mortgage Loan Origination or Manager. May receive direction from Mortgage Loan Services Officer or AVP Mortgage Loan Services.
Supervises	N/A
Pay Grade	Non-Exempt Grade 9

Job Summary

Under general supervision, performs various administrative and clerical duties relating to processing mortgage loans for submission to Mortgage Services underwriting. Review mortgage applications and supporting loan documents to ensure they meet the set credit conditions. Verifies the accuracy and completeness of each document and provides support to assigned Mortgage Loan Services Officers and other lines of business staff while maintaining a close partnership with their assigned team.

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.
- Coordinate and communicate information with members, Mortgage Loan Originators, and Vendors regarding loan transactions and loan processing.
- Collect required documentation from members and other third parties
- Coordinate the ordering of all title reports, flood certificates, appraisal orders, insurance, and other necessary documentation as requested through the application process with appropriate third-party vendors. Review all documentation received for accuracy and determine if additional research or documentation is required.
- Review and confirm income documentation is included, including tax returns and funds verification (assets) from documentation received in accordance with investor guidelines and CCCU /procedures, and update the LOS (Loan Origination System) accordingly.
- Read and interpret Desktop Underwriter (DU) findings. Rerun/Update DO with all updated calculations, appraised value, and available funds prior to final approval submission to underwriting, ensuring both DO and the LOS systems match the documentation in file.
- Review and evaluate credit documentation for compliance with CCCU policies.

- Ensure the loan process meets the deadlines of the purchase agreement and keeps track of your mortgage rate lock expiration date to avoid lock extensions, including extension fees.
- Prepare and process general correspondence and document exchange updating LOS with all details for complete tracking purposes.
- Provide timely updates to the loan officers while participating in weekly status meetings with respective sales and operations team members. Communicate with loan officers, members, title companies, realtors, builders, and all other internal/external partners.

Required Knowledge, Skills, and Abilities

- Ability to understand complex written and verbal communications and respond with professionalism and tact by phone, in person, and/or in written format.
- Requires a working knowledge of office practices and procedures, including data processing and the ability to make mathematical computations.
- Ability to read and comprehend loan applications, insurance policies, credit reports, manuals, etc.
- Preserves member confidentiality.
- Clerical or administrative experience required.

Education and Experience

- High school graduate or equivalent.
- Two years of mortgage lending experience; processing experience preferred.
- Familiarity with computers and public contact background preferred.
- Member services, loan processing, or financial services experience preferred.

Additional Requirements

- Incumbent must be bondable.

Physical Demands

This is a moderately sedentary office classification although standing and walking between work areas is required. Individual(s) in this class must possess the mobility to work in a standard office setting and use standard office equipment, including a computer; visual acuity to read printed materials and a computer screen; and hearing and speech to communicate in person, before groups, and over the telephone. Finger dexterity is needed to access, enter, and retrieve data using a computer keyboard or calculator at a reasonable speed, and to operate standard office equipment. Person(s) in this classification occasionally bends, stoops, kneels, reaches, climbs, and walks; and pushes and pulls

drawers open and closed to retrieve and file information. Employee must possess the ability to lift, carry, push, and pull materials and objects weighing up to 10 pounds regularly, and up to 50 pounds occasionally. Works in an office environment with moderate noise levels.