



JOB DESCRIPTION

Mortgage Loan Services Processor

Department	Mortgage Loan Services
Reports to	AVP, Mortgage Loan Services or Manager, Mortgage Services Operations and may receive direction from SVP, Member Loan Services/Chief Credit Officer
Supervises	N/A
Pay Grade	Non-Exempt Grade 9

Job 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.
- 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.

Required Knowledge, Skills, and Abilities

- 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 perform complex mathematical calculations.
- Ability to effectively communicate with members and/or staff in person, over the phone and/or in writing.
- Requires a working knowledge of office practices and procedures, including data processing, the ability to make mathematical computations, to operate calculators and adding machines.

Education and Experience

- High school graduate or equivalent.
- One year clerical or administrative experience required. 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.