



Federal Credit Union

Atlantic Regional FCU Job Description

Department: Mortgage Lending	Reports To: Vice President of Lending
Position Grade: 9	Supervisory Position: No
Classification: Home Loan Specialist	Revision Date: 11/30/2017

Role: The Home Loan Specialist is a sales and production job. The Primary responsibility is to originate all types of home loans, including but not limited to, Home Equity Loans, Home Equity LOCs, Mobile Homes, First Mortgage refinance and purchase transactions.

Essential Job Functions & Responsibilities

80%	<ul style="list-style-type: none"> • This is an internal sales development position with expectation of meeting pre-defined annual production goals. Expectation is to not only receive calls, walk-ins, and internet mortgage loan applications, but also to develop new business by prospecting, cultivating strong relationships that will refer continued business and other lead sources outside the credit union delivery channels. • Originates mortgage loans with borrowers by assisting them in determining the proper loan program, explaining to borrowers the different types of loans that are available, completing the loan application, and gathering the necessary paperwork to begin the loan process. • Analyze applicant’s financial feasibility of qualifying for the mortgage program, as well as the terms of those services. • Follows the loan to closing while communicating with the borrower along the way. Works closely with borrowers, and underwriters to find solutions to challenges that may threaten the completion of the loan. • Maintain full working knowledge of all mortgage programs, policies, and compliance.
15%	Maintain strong product knowledge in all other credit union products in order to uncover unexpressed needs of the borrower. Expectation is that we a drive business to other areas of the credit union in order to create a well rooted and loyal member.
5%	Other Duties as may be assigned.

Competencies & Performance Measures

1	Member Service Excellence: Ability to respond to or anticipate member needs as outlined in our Mission, Values and Service Standards.
2	Results Oriented: Ability to respond to or anticipate member needs as outlined in our Mission, Values and Service Standards.
3	Analytical Thinking: Applies logic to solve problems or roadblocks to get the job done.
4	Attentive Listener: Listens attentively to others without reflecting self or interrupting.
5	Builds Collaborative Relationships: The ability to develop, maintain and strengthen partnerships with those in and out of your department, the credit union and externally.

6	Communication Skills: Can use language effectively and respectfully both in written and verbal form.
7	Continuous Education: Continuously seeking and gaining new knowledge from various sources to put into practice for professional growth.
8	Creative Thinking: Ability to look outside the box and develop new strategies.
9	Ethics: Has personal and professional ethics and fosters a diverse and respectful workplace
10	Fosters Teamwork: Readily seeks opportunities to unite with team to achieve enhanced results.
11	Managing Performance: The ability to take responsibility for one's own or one's employee's performance.

Experience, Education, Interpersonal Skills & Knowledge Requirements

Experience	Two to five years of similar or related experience
Education	2 year college degree and related experience.
Interpersonal Skills	A significant amount of interaction with members, realtors, potential borrowers, and business partners is required. Courtesy and professionalism are required with all communication. Must have excellent listening and communication skills with the ability to nurture relationships both internal and external.
Knowledge Requirements	Must have keen listening skills, effective writing skills, and strong analytical lending skills. Strong knowledge of all mortgage products, government mortgage programs, private mortgage insurance programs, and investor products. Also, strong knowledge of mortgage loan regulatory compliance. Effective time management and organizational skills. Excellent attention to detail and accuracy. Strong computer skills. NMLS Registration is a requirement for this position.

Physical Requirements & Environmental Surroundings

The physical requirements of this position are minimal lifting, a reasonable amount of time is spent at a sit/stand floating desk and computer screen and general phone work with head set as desired. A comfortable temperature, good lighting and clean environment. A positive teamwork atmosphere is present and practiced while encouraging each individual to contribute to that team while strengthening professional growth.

Travel

A minimal amount of travel is required for this position. Travel within the membership area is included in salary compensation. Special circumstances for travel outside of our membership area will be paid at the federal mileage rate by supplying an employee reimbursement form signed by your supervisor. Travel time will be paid per our policy.

Important Information Regarding This Job Description

This Job Description is not a complete statement of all duties and responsibilities. While not all inclusive, it is written in good faith and knowledge that duties change during the course of time and will be discussed annually during performance review sessions.