



Federal Credit Union

Atlantic FCU Job Description

Position – Mortgage Lending Processor I

Department: Mortgage Lending	Reports To: Mortgage Lending Manager
Position Grade: 7	Supervisory Position: No
Classification: Non Exempt	Revision Date: 4/18/2016

Role: The individual in this position will work with and provide support for the Centralized Mortgage Lending Team. This position will be responsible for processing mortgage loans, coordinating loan closings and general support to the lending team.

Essential Job Functions & Responsibilities

60%	Loan Processing: Works closely with the Mortgage Originators to process all mortgage loans after underwriting approval. Works with CUSO Mortgage after loan approval to collect necessary documents needed to satisfy underwriting conditions. Ensures that all documentation is correct and accurate and received in a timely manner. Makes vendor contact when necessary to compile required documentation. Provides necessary quality control on loans for boarding on to the core loan (Episys) system.
30%	Lending & Member Support: Provides support to the lending team as well as contact with members.
10%	Other Duties: Performs other duties as assigned.

Core Competencies & Performance Measures

1	Proficiency: Maintain excellent knowledge of all credit union products
2	Communication Skills: Can use language effectively and respectfully both in written and verbal form.
3	Forward Thinking: The ability to anticipate the implications and consequences of situations along with the willingness to try new ways and ideas.
4	Service Excellence: Cultivate strong, supportive and trusting relationships with all staff
5	Service Excellence: Maintains a high level of transparency between members and internal processes
6	Technical Capacity: Understands and evaluates all procedures and recommends ways to improve service and procedures
7	Technical Capacity: Remain in compliance with NCUA, State and Federal regulatory requirements
8	Dependability: Maintain a dependable record of attendance and timeliness along with helping other staff members in a team environment when called upon.
9	Service Excellence: Provides service to all Atlantic staff that is consistent with our Mission Statement, Core Values & Service Standards.

Experience, Education, Interpersonal Skills & Knowledge Requirements	
Experience	Two to Five years of similar or related experience
Education	A high school education or GED with completion of a specialized and extensive in house training or apprenticeship program.
Interpersonal Skills	A significant level of trust and diplomacy is required, in addition to normal courtesy and tact. Work involves extensive contact with others via phone or electronic channels and is usually of a personal or sensitive nature.
Knowledge Requirements	Written/verbal communication skills are critical to this position. Functional with software packages including MS Office and core processing.
Physical Requirements & Environmental Surroundings	
The physical requirements of this position are minimal lifting, a reasonable amount of sitting at a desk and computer screen and much 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. Mileage for training will be reimbursed per Federal guidelines. An Employee Reimbursement Report must be completed for reimbursement.	
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.	