

POSITION DESCRIPTION

CCCU MISSION STATEMENT

Our mission is to partner with members and ministries to help them become better stewards and achieve their financial goals.

VISION STATEMENT

Making a positive difference.

CLASSIFICATION: MORTGAGE LOAN PROCESSOR II

FLSA STATUS: NON-EXEMPT

**REPORTS TO: REAL ESTATE LOAN MANAGER
VICE PRESIDENT, CONSUMER LENDING**

LOCATION: SAN DIMAS

**HOURS: MONDAY – FRIDAY, 8:00am to 6:00pm (Flexible 40 hours per week)
Management reserves the right to modify the work schedule as necessary.**

GENERAL RESPONSIBILITIES:

The primary responsibility of this position is to assist Christian Community Credit Union to live out its Mission and Vision daily, in every member and/or staff interaction. This position is responsible for providing outstanding service in every service interaction. A key element of this outstanding service is to identify the needs of our members and recommend an appropriate solution that will help them become better stewards and achieve their financial goals.

The Mortgage Loan Processor II will support and assist the Real Estate Loan Manager, VP of Consumer Lending, and the Consumer Loan Department in the processing of mortgage loan accounts.

Cultivate and retain member accounts by determining the nature and extent of each member's financial service needs, and make them aware of additional services and accounts available; give each member the best possible service; actively sell and promote the Credit Union's full line of investments and financial services in person, over the phone and in writing.

PRINCIPAL ACCOUNTABILITIES:

- Deliver outstanding service that meets the expectations of our Service Promises. We promise to:
 - Honor God in how we serve you.
 - Exceed your expectations.
 - Appreciate our partnership.
 - Recognize your needs and recommend the best possible solution.
 - Treat your requests in a timely and confidential manner.
 - Demonstrate enthusiastic support of corporate mission, core values and long-term objectives
 - Meet or exceed the standard score on the annual product knowledge certification
 - Meet or exceed sales and service goals as established by the Credit Union
 - Comply with all regulatory requirements for financial institutions, including but not limited to Bank Secrecy Act, Anti-Money Laundering, USA Patriot Act, OFAC & Fair Lending Regulations
- Provide a high level of support for the Mortgage Lending Department including:
- Process Single Family Mortgage Loans (1 - 4 units)
 - Complete mortgage loan process from origination to, and including, preparation for funding
 - Maintain production of a minimum of 30 loans simultaneously

- Process mortgage loans in CCCU's standard time-frame maximum of 35 days
- Prepare signed docs and loan package to forward to funder for funding of loan
- Prepare loan documents for new mortgage loans
- Maintain open communication with member and staff regarding status of file, any delays or demands in loan process, as well as anticipated closing date
- Handle pending mortgage loan files and loans in process
- Responsible for keeping Conversation Log up-to-date for all communication on file
- Process incoming rate and inquiry calls from members
- Assist in the training of department staff
- Responsible for following current handbook policies and loan procedures
- Process incoming and outgoing mail
- Coordinate efforts with other Credit Union departments, i.e. New Accounts, Operations, etc.
- Perform other related duties as assigned

REQUIREMENTS:

High School Diploma or equivalent required

Minimum four years of experience processing mortgage loans required

Thorough knowledge of mortgage lending practices (purchase and refinancing) required

Knowledge of word processing (Word preferred) and spreadsheets (Excel preferred)

Ability to work under pressure, independently and take initiative

Ability to handle a variety of duties and prioritize workload

Resourcefulness in making decisions when dealing with members and employees

Willingness to be cross-trained in various aspects of the Loan Department

Good organizational skills and attention to detail

Good oral and written communication skills

Professional telephone etiquette

Accurate typing at 30 wpm

Ability to lift up to 20 lbs

Ability to exercise confidentiality

Professional appearance

Ability to work as part of a team

Regular attendance and punctuality

English literacy

This job description is to be used as an employee guideline. Management reserves the right to amend this job description if necessary.

Classification Specification for:
Mortgage Loan Processor II

Physical Requirements - The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

While performing the essential functions of this job, the employee:	Occasionally (up to 3 hours per work day)	Frequently (3 - 6 hours per work day)	Regularly (more than 6 hours per work day)
Sits		X	
Stands	X		
Walks	X		
Bends neck or waist	X		
Twists neck or waist	X		
Stoops or kneels	X		
Uses hands to finger, handle or grasp	X		
Repetitively uses fingers			X
Reaches, pulls or pushes below shoulder level	X		
Reaches, pulls or pushes above shoulder level	X		
Lifts and carries	Up to 20 lbs		
Talks			X
Hears			X
Sees			X
Drives a vehicle	N/A		

Work Environment - The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Working Condition:	Description:
Mobility	Moderate
Noise Level	Moderate
Hazardous	Minimal

Acknowledgment

I certify that I received a copy of this Classification Specification and I have read and understand what is required of me to meet the performance standards of the job.

Signature:	Date:
Name (Printed or Typed):	