

## 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.**

|                        |   |
|------------------------|---|
| <b>CLASSIFICATION:</b> | <b>REAL ESTATE LOAN COORDINATOR</b>   |
| <b>FLSA STATUS:</b>    | <b>NON-EXEMPT</b>   |
| <b>REPORTS TO:</b>     | <b>REAL ESTATE MANAGER<br/>VICE PRESIDENT, CONSUMER LENDING</b>   |
| <b>LOCATION:</b>       | <b>SAN DIMAS</b>  |
| <b>HOURS:</b>          | <b>MONDAY-FRIDAY, 8:00am to 6:00pm (Flexible 40 hours per week)<br/>Management reserves the right to modify the work schedule as necessary.</b> |

#### **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 Real Estate Loan Coordinator supports and assists the Consumer Loan Officer/Underwriter, Manager and Processor in performing clerical duties, and provides high-level support for all of Consumer Lending.

#### **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 and Fair Lending Regulations
- Perform the following clerical duties: filing, word processing in MS Word, reports in MS Excel and Real Estate software
- Input loan application forms; submit mortgage loan application files for underwriting approval
- Review residential loan application files to verify that application data is complete and meets bank standards, including type and amount of mortgage, borrower assets, liabilities, and length of employment; recommend that loans not meeting standards be denied
- Understand TRID regulations and comply with all regulatory compliance issues that affect real estate origination
- Collect and process income and asset documentation; pull property profiles

- Take and process incoming modification requests
- Record data on status of loans, including number of new applications and loans approved, canceled, or denied
- Process incoming and outgoing mail
- Responsible for following current handbook policies and Real Estate procedures
- Perform other duties as assigned

**REQUIREMENTS:**

High School Diploma or equivalent required

Minimum three years of experience in real estate lending (purchase and refinancing) required; five plus years preferred

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

Possess a Mortgage Loan Originator License (or be willing to obtain one)

Ability to handle a variety of duties and prioritize workload

Ability to work with computers

Resourcefulness in making decisions when dealing with members and employees

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

Good organizational skills and attention to detail

Good oral and written communication skills

Good telephone techniques

Good math aptitude

Accurate typing 30 at wpm

Ability to lift 20 lbs

Ability to exercise confidentiality

Ability to work as part of a team

Regular attendance and punctuality

Professional appearance

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:  
**Real Estate Loan Coordinator**

**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<br>(up to 3 hours per work day) | Frequently<br>(3 - 6 hours per work day) | Regularly<br>(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           | Minimal      |
| Noise Level        | Minimal      |
| 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.

|                                 |              |
|---------------------------------|--------------|
| <b>Signature:</b>               | <b>Date:</b> |
| <b>Name (Printed or Typed):</b> |              |