



## **Loan Processor** - Website Job Posting – dated 9.3.2021

**Role:** Assists members with mortgage loan requests. Provides clerical and administrative support to process and close member mortgage loans.

### **Essential Functions & Responsibilities:**

- Interviews members in person or by telephone to assist them in preparing mortgage loan applications. Obtains personal and financial information. Ensures data is complete and meets Credit Union standards. Answers questions and advises members of loan options, repayment schedules, interest rates, insurance requirements, and other loan details.
- Gathers and organizes required supporting documents for loan closings. Coordinates surveys and appraisals. Verifies and examines documents for accuracy and completeness. Submits files for underwriting approval.
- Processes consumer loans and take loan related phone calls.
- Coordinates loan closings and disburses loan funds. Files loan documents with appropriate agencies.
- Identifies opportunities to cross-sell new or additional services or products to members.
- Enters and maintains accurate loan information on computer operating system and prepares required reports for management.
- Performs other job-related duties as assigned.

### **Performance Measurements:**

- Produce accurate and complete loan documentation, files, and reports. Meet established deadlines for processing, underwriting, and closing.
- Meet or exceed the minimum established individual goals each month.
- Provide informed, prompt, accurate service, and support to all members and associates. Troubleshoot and resolve member and internal inquiries in a timely and accurate manner, communicating the resolution to affected parties.
- Develop and maintain a thorough knowledge of Credit Union loan products, policies, procedures, standards, and applicable state and federal government rules and regulations. Ensure compliance with all applicable policies, procedures, and regulations.
- Maintain complete and well-organized files and records. Submits required reports by established deadlines.
- Maintain a professional work environment and businesslike appearance. Maintain the Credit Union's professional reputation with members, realtors, title companies and other outside contacts.

### **Knowledge / Skills / Abilities:**

**Education:** High school education or GED

#### **Interpersonal Skills:**

Motivating or influencing others is a material part of the job. Outside contacts become important and fostering sound relationships with other entities (companies and/or individuals) becomes necessary and often requires the ability to influence and/or sell ideas or services to others. The role requires a significant level of trust or diplomacy.

**Other Skills:** General office equipment such as calculators, computers, photocopiers, and scanners. Demonstrated carefulness about detail and thoroughness in completing work tasks. Talks to others to convey information effectively.

**Physical Requirements:** Must be able to lift up to 30 pounds and walk frequently throughout the day.

**Work Environment:** Fast paced with attention to detail and ability to manage multiple tasks.

**This job posting is not a complete statement of all duties and responsibilities comprising the position.**

**Applicants must complete an online job application at [www.okcommunitycu.com](http://www.okcommunitycu.com).**

*Accepting job applications for this posting until position is filled.*