RELIANT COMMUNITY FEDERAL CREDIT UNION
Sodus, NY 14551

JOB DESCRIPTION

Position Title:	Mortgage Processor	**Department:**	Mortgage
Reports To:	Mortgage Processing Supervisor	**Position Grade:**	6
FLSA Status:	Non-Exempt	**Date:**	April 2016, Feb 2009

Position Summary:

Responsible to process, coordinate and manage residential mortgage processing pipeline with direction from Mortgage Processing Supervisor. Performs diverse administrative tasks related to the processing of residential mortgage loan requests. Acts as the contact person between residential mortgage originations staff and our member during the application process. Provides support to the mortgage department staff and the Department Manager.

Understands and follows expectations of Reliant's corporate culture. Consistently demonstrates the attributes of accountability, respect, and teamwork. Provides quality service and strives to exceed service expectations. Acts in a professional, friendly manner at all times. Completes work timely and accurately

Principal Duties and Responsibilities:

First Mortgage Processing:

1. *Process residential real estate mortgage loans while acting as point of contact with Loan Originators, Underwriting, outside vendors and Members.
2. *Maintain knowledge of the secondary market guidelines and automated underwriting systems as well as RESPA/TRID.
3. *Reviews application and initial disclosures for completeness and accuracy, and contacts loan originators and applicants as needed.
4. *Maintains written log of all activity and communications in the loan application file.
5. *Orders appraisals, credit reports, and flood searches and reviews them as they arrive.
6. *Verifies income, assets, and debts as required by the mortgage loan program (i.e. conventional, SONYMA, FHA, VA, USDA).
7. *Prepares and submits application package to underwriting.

General:

1. Completes various reports for management.
2. *Actively cross-sell Reliant's products and services in a professional and consistent manner.

3. Serves as "back up" for other mortgage processing functions.

indicates an essential function for this position

Required Skills and Abilities:

1. Working knowledge of conventional and various government lending programs such as FHA, VA, USDA and/or SONYMA, understanding guidelines, regulations and documentation.
2. Monitors and understands investor and portfolio rate sheets and understands how to price a loan.
3. Communicates clearly to explain programs and procedures to members and staff.
4. Understands the mortgage loan origination system, and is able to cross-train others in residential mortgage loan processing.
5. Consistently delivers superior service to members and Credit Union staff and strives to continuously find ways to improve service delivery.
6. Demonstrates effective verbal and written communication skills.
7. Demonstrates the ability to work independently as well as with a team and prioritize tasks.
8. Demonstrates the ability to perform mathematical calculations and handle detail work accurately.
9. Ability to work within the Corporate Culture of the credit union.

Minimum Training and Experience:

1. High school diploma or equivalent desired.
2. Minimum of 2+ year's residential mortgage processing experience or equivalent desired.
3. Excellent clerical and organizational skills.
4. Demonstrated computer proficiency and accuracy in alphanumeric and numeric data entry.
5. Strong customer service and interpersonal relationship skills.

Physical Requirements:

1. Ability to use keyboard, monitor, telephone, and other standard office equipment.
2. Ability to communicate effectively with others in person, via telephone, email and written communications.
3. Ability to decipher data contained in documents, reports, spreadsheets, etc., presented both on paper and electronically.
4. Ability to lift a minimum of 20 lbs.

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