

**RELIANT COMMUNITY FEDERAL CREDIT UNION**  
**Sodus, NY 14551**

**JOB DESCRIPTION**

<b>Position Title:</b> Mortgage Assistant	<b>Department:</b> Mortgage
<b>Reports To:</b> Mortgage Compliance & Underwriting Manager	<b>Position Level:</b> 5
<b>FLSA Status:</b> Non-Exempt	<b>Effective Date:</b> 11/2016
<b>Positions Supervised:</b> N/A	<b>Location:</b> Sodus

**General Summary:**

This position assists Mortgage Operations and Originations by supporting mortgage processing, closing, post-closing and mortgage loan originations. This position assists with loan products, pricing, secondary markets, capital markets, systems and originations.

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:**

*The following duties and responsibilities are normal for this position. These are not to be construed as exclusive or all-inclusive. Other duties may be required and assigned.*

1. \*Set up mortgage files for processing, including creation of new mortgage loan files. Order appraisals and file documents in Reliant and/or investor's required document order.
2. Place closed loan files received from closing attorney in Reliant's and/or investor's closing document order.
3. Assist with preparing required closed loan documents for forwarding to SONYMA by a designated member of the mortgage team.
4. \*Scan closed loan files into Reliant's mortgage loan originations system.
5. \*Copy closed loan files for Quality Control review.
6. \*Audit closed loan documentation for accuracy and completeness. Visually review and confirm the integrity of the information within the closed loan documents. Complete post-closing legal review worksheet and notify Mortgage Closing Coordinator of any discrepancies.
7. \*Monitor online mortgage application system throughout the day, review status of online application submissions and follow-up for completion as needed with applicants.
8. \*Log internal mortgage referrals daily, including initial member contact information in the mortgage loan originations system.
9. \*Assist in scheduling of pre-qualification, pre-approval, and mortgage application appointments with Reliant Mortgage Originators.
10. Generate mortgage lending reports as assigned for management

11. \*Serve as “back up” for other mortgage processing, closing, and origination functions.

*\* indicates an essential function for this position*

### **Required Skills and Abilities:**

1. Ability to perform intermediate level personal computer skills; familiarity with Microsoft Office suite preferred, Excel required.
2. Demonstrates proficiency and accuracy in alpha and numeric data entry.
3. Demonstrates ability to work independently, as well as collaborate and work effectively in teams.
4. Ability to prioritize tasks, meet deadlines, and work in an organized and orderly manner.
5. Basic math skills with ability to perform basic mathematical calculations accurately.
6. Demonstrates a high degree of accuracy and attention to detail.
7. Ability to perform basic clerical skills in generally accepted business manners.
8. Excellent verbal and strong written communication skills.
9. Demonstrates strong customer service and interpersonal relationship skills.
10. Demonstrates ability to protect and work with sensitive information and maintain confidentiality.
11. Ability to obtain and maintain eligibility with the Nationwide Mortgage Licensing System & Registry (NMLS).

### **Required Training and Experience:**

1. High school degree or equivalent required. Associates degree in business or related field preferred.
2. Minimum of 1 year financial services experience working with customers highly desired.

### **Physical Requirements:**

1. Ability to use keyboard, monitor, telephone, and other standard office equipment.
2. Ability to communicate 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 read fine print.
5. Ability to lift and move up to 20 lbs.
6. Ability to travel throughout a two story building including stair climbing and descent and/or elevator operation.
7. Ability to access document files/filing drawers above and below waist levels.