

GCS Credit Union
Job Description
Mortgage Manager



Department: 450	Grade: 11
Reports To: President	Classification: Exempt
Supervises: Direct: 0 Indirect: 3	Effective Date: 1/26/99
Approved By:	Revised 3/13/17

Role:

To administer and supervise the Mortgage Loan Department. Responsible for providing fast, efficient, and courteous service to members. Ensure that loans are decisioned within Credit Union and secondary market guidelines. Reports monthly on progress of department and makes necessary adjustments for improved service levels. Responsible for training and compliance of department.

Major Duties and Responsibilities:

- 65% Oversee mortgage loan department functions and supervise department. Ensures high level of member service. Decisions loans within Credit Union and secondary market guidelines. Ensures compliance with all applicable laws and regulations. Maintains production reports. Ensures training and make necessary suggestions.
- 20% Responsible for business lending program and credit union relationships with outside CUSO's and vendors.
- 5% Assists in training and developing branch MSR's and Tellers regarding mortgage products and services. Assist members and Tellers with questions and problems. Ensure compliance to rules, regulations and Credit Union policies relating to Teller/MSR functions and mortgage department.
- 5% Identifies areas where existing Credit Union programs and/or procedures can be improved and/or enhanced.
- 5% Performs other duties as identified from time to time.

Expectations:

1. To ensure that our mortgage and business lending department provides the best level of member service possible in a manner consistent with the overall philosophy of the credit union.
2. Ensure adequate staffing of personnel in order to control lobby traffic and member volume.
3. To develop and improve the knowledge and skills of the mortgage department.
4. Decision loans within credit union lending guidelines.
5. To keep management informed of operational issues affecting member service.
6. To provide training and development, support and leadership for everyone in the department.

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7. Keep up to date with necessary regulations in order to provide staff with appropriate information and training.
8. To maintain a professional appearance and atmosphere for the department.
9. To hire, direct and motivate a highly qualified staff sufficient to meet the daily operational needs of the department.

Knowledge and Skills:

- Experience:** Three years to five years of Mortgage experience.
2 years of Business lending experience preferred.
Experience with FHLB or equivalent secondary market background
Business Lending (Rental experience) preferred
- Education:** (1) A two year college degree or (2) Completion of a specialized course of study at a business or trade school or (3) Completion of a specialized and extensive in-house training or apprenticeship program. Must have a current NMLS registry number at a minimum.
- Interpersonal Skills:** The ability to motivate or influence others is a material part of the job, requiring a significant level of diplomacy and trust. Obtaining cooperation (internally and/or externally) is an important part of the job.
- Other Skills:**
- Knowledge of the secondary market and experience with first and second mortgage residential real estate lending; must have proven track record of selling and servicing loans. Experience with FICS and/or Encompass would be helpful.
 - Must have working knowledge of regulations affecting mortgage lending.
 - Must be able to type, use PC and general office equipment including 10-key calculator.
 - Must have good communication skills.

Physical Demands:

This position frequently requires talking, hearing and using your fingers.

Occasionally this position requires walking.

The worker is required to have close visual acuity to perform activities such as viewing details on a computer terminal.

This Job Description is not a complete statement of all duties and responsibilities comprising this position.

Employee Name: _____

Date: _____

Employee Signature: _____

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