



POSITION DESCRIPTION

Position Title: Mortgage Lending Manager

Department: Management Team

Reports To: Chief Executive Officer

Classification: Exempt

Purpose: The primary purpose of this position is to assist Filer Credit Union to live out its mission, "To serve our community and build trusted relationships." A key component of this service is to identify members' needs and provide appropriate FCU product solutions which ultimately helps grow the credit union. To serve members adequately and effectively and FCU's staff by providing prompt and accurate financial data and maintaining financial security.

Responsible for planning, organizing, and directing the activities of the Filer Credit Union Mortgage loan department, including loan promotions and extension of installment credit to credit union members. Ensures such credit operations are in accordance with established policies, procedures, and legal requirements, and result in maximum volume, appropriate profit, and minimum delinquency ratios. Coordinates and oversees mortgage loan and promotion activities and ensures all subordinate areas of responsibility support credit union objectives and goals. Oversees the credit union loss prevention function in mortgage lending. Trains, directs, and appraises assigned personnel. Ensures services are delivered professionally and efficiently, and members' problems are resolved promptly. Responsible for working with CEO/CFO setting Mortgage Lending Rates.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. **Assumes responsibility for the development and implementation of effective Mortgage Lending Department policies, procedures, and planning.**
 - a. Assists the President/CEO in developing short and long-term goals and plans for the Mortgage Lending Department. Assists with budgeting. Provides suggestions and recommendations.
 - b. Develops policies and procedures for loan activities. Conducts periodic reviews of existing systems and procedures to ensure maximum efficiency and legal compliance. Instigates improvements in lending and promotion practices that will further the objectives of the Credit Union.
 - c. Executes established operational goals and ensures that corporate-wide objectives are complemented and supported.
2. **Assumes responsibility for the effective and efficient completion of Loan and Loss Prevention functions.**
 - a. Meets with members providing superior member service. Interviews, underwrites, approves, and closes loans.

- b. Tracks workflow and ensures deadlines are met.
 - c. Coordinates, schedules, and directs Mortgage Department functions.
 - d. Ensures lending functions are completed in accordance with established policies and procedures and related legal requirements.
 - e. Ensures promotional activities are effective in acquainting members with credit alternatives.
 - f. Performs and assists with complex loan functions as necessary.
 - g. Maintains loan accounts including delinquency control, compliance, and reporting to regulatory agencies as required.
3. **Effectively supervises Mortgage Lending Department staff, ensuring optimal performance.**
- a. Provides leadership to personnel through effective objective setting, delegation, and communication. Conducts staff meetings as required and informs personnel of policy and procedure changes. Discusses areas needing improvement.
 - b. Ensures personnel are well trained, effective, and optimally utilized. Identifies training needs and develops appropriate training programs. Conducts training sessions and cross trains as appropriate.
 - c. Ensures staffing levels are appropriate. Interviews, hires, and assigns personnel.
 - d. Conducts performance appraisals as required. Formulates and implements corrective actions as needed. Sets individual goals with staff members to assist them in achieving their full potential.
 - e. Assists, supports, and serves personnel as needed.
4. **Assumes responsibility for ensuring that professional business relations exist with members, vendors, and trade professionals.**
- a. Ensures members' requests and questions are promptly and courteously resolved.
 - b. Ensures members are properly informed of Credit union loan policies and procedures.
 - c. Ensures the Credit Union's professional reputation is maintained both internally and externally.
 - d. Represents the Credit union in contacts with business and trade professionals.
5. **Assumes responsibility for related duties as required or assigned.**
- a. Ensures work area is clean, secure, and well maintained.
 - b. Stays informed regarding developments and changes in the credit field.
 - c. Assists with promotional activities. Cross sells services.
 - d. Completes special projects as assigned.
-

PERFORMANCE MEASUREMENTS

1. Mortgage Lending services are efficiently and effectively provided in accordance with established Credit union policies and standards, applicable laws, and regulations.
 2. Mortgage Loan problems are closely tracked and effectively resolved.
 3. Safe lending practices are maintained which result in delinquency ratios no higher than the national averages.
 4. Good business relationships exist with members and their lending needs are properly assessed and met. Effective financial counseling is provided as needed.
 5. Mortgage Loan Department personnel are effective, optimally utilized, and well supervised. Assistance is provided as needed.
 6. Professional business relations exist with external trade contacts. Questions and problems are promptly and courteously resolved.
 7. Effective working relations and coordination exist with Department and Credit union personnel. Support is provided as required. Management is appropriately informed of area activities and of any significant concerns.
-

QUALIFICATIONS

EDUCATION/CERTIFICATION: College degree in business, finance, or a related field; or equivalent experience.

REQUIRED KNOWLEDGE: Thorough knowledge of Credit union loan products and applicable policies and standards.
Understanding of government regulations and legal requirements involving lending
Familiarity with loan promotions and marketing practices.

EXPERIENCE REQUIRED: At least five years of progressive experience in lending related positions.
Administrative and supervisory experience.

SKILLS/ABILITIES: Strong leadership and supervisory skills.
Good project management abilities.
Well organized, and able to meet deadlines.
Excellent public relations skills.
Able to operate related computer applications and business equipment.

WORKING CONDITIONS

NONE: No hazardous or significantly unpleasant conditions (such as in a typical office).

INTENT AND FUNCTION OF JOB DESCRIPTIONS

Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well-constructed job descriptions are an integral part of any effective compensation system.

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.

In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Job descriptions are not intended as and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.