



## **CONSUMER REAL ESTATE LOAN OFFICER II EAGLE RIVER OFFICE**

### **PURPOSE:**

The Consumer Real Estate Loan Officer II will provide thorough and accurate real estate loan services and other related functions that meet the needs of both the member and the credit union. These responsibilities shall be performed through courteous and accurate transactions and in accordance with established policies, procedures and regulatory guidelines, with a minimum of supervision.

### **FUNCTIONS:**

1. Responsible for member marketing of the credit union and knowledge of all services offered to a degree that will enable answering questions, cross-selling or referring member for specific services.
2. Responsible for contributing to and supporting the attainment of total credit union loan volume and membership growth objectives through the delivery of competitive, member-friendly loan products with a positive and upbeat demeanor.
3. Responsible for performing all real estate loan origination and processing duties for the credit union's secondary mortgage market, in-house portfolio in an efficient and timely manner, including but not limited to:
  - Interviewing real estate loan applicants, assisting members with real estate loan applications, providing counsel on collateral, thoroughly and accurately describing procedures of loan process and policies, and review of potential alternatives for financing.
  - Providing disclosures and obtaining documentation needed to comply with all governmental regulations and internal policies related to real estate financing.
  - Coordinating all phases of a loan transaction including but not limited to the work up of credit, income and employment, ordering of appraisals, staff property evaluations and inspections, title report examination, review and / or preparation of closing documents, scheduling of closings, and monitoring of ongoing construction loans etc.
  - Cooperation with third party affiliates such as real estate agents, title officers, escrow officers, appraisers, attorneys and secondary mortgage market affiliates as needed to provide prompt, efficient and helpful service on behalf of the member.
4. Responsible for loan assessment and approval within prescribed lending limits and areas of authority. Making recommendations for actions on loans above lending limits or outside the scope of authority.
5. Maintains familiarity with credit union policies and procedures contained in all applicable manuals pertinent to job duties to ensure compliance with state and federal regulations related to real estate lending and other job duties. Participates in ongoing job related training offered by the credit union and other sources.
6. Provides subordinate consumer real estate loan officers, coordinators, and loan closers with functional guidance and council commiserate with level of authority and responsibility.
7. Cross selling of credit union services to members.
8. Responsible for outside business development as it relates to the Credit Union's real estate loan programs with other industry professionals.
9. Perform other duties as assigned.

### **RELATIONSHIPS AND CONTACTS:**

Reports to: Senior Loan Officer

Contacts: Establishes and maintains relationships and contacts necessary and appropriate to carry out the duties of this position. Plays an active role in helping the credit union team function smoothly and effectively.

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**AUTHORITY:**

The incumbent is authorized to take any action to carry out the responsibilities assigned by the Senior Loan Officer so long as such action does not deviate from established policies and represents sound judgment; except for specific limitations placed on the incumbent's authority by specific assignments to other personnel.

**PREREQUISITES FOR THIS POSITION:**

1. Minimum Education: High school graduate or equivalent. College level courses and a bachelor's degree are desirable, but may be substituted for years of experience in the field.
2. Minimum Experience: Four years of experience in lending institution environment with emphasis in the real estate loan field. Strong working knowledge of real estate loan documentation preparation, processing, underwriting, Title Insurance, Appraisals, Regulations, and construction practices needed.
3. Personal Characteristics and Skills: Must be of the highest integrity, in good health with personal habits above reproach. Must practice confidentiality at all times and without compromise. Must have high degree of self-motivation, accuracy, organizational skills and attention to detail. Must be able to work well under pressure and against deadlines. Must be able to accept direction from and seek counsel of supervisory as needed. Must have a good oral and written communication skills and be able to work effectively with people of varying levels of education, experience, and background. Must be service oriented, friendly and professional in appearance and presentation. Must be willing to assist other personnel as needed. Must be able to type a minimum of 35 wpm with good computer literacy in word processing and have a working knowledge of spreadsheets, and calculator.
4. Working Conditions: This position may entail working at any Community Offices to assist the Senior Loan Officer and the credit union as needed to conduct member real estate lending activities. Continuous alertness, precision, and concentration to ensure accuracy and thoroughness of documents and transactions. Continuous alertness of surroundings for security purposes. Frequent performing basic numeric calculations, as well as writing, reading, comparing, and analyzing. Frequent use of judgment, reasoning, patience, and negotiating in solving members' problems. Continuous use of initiative, ingenuity and creativity in identifying member needs, solving member problems and in actively cross-selling credit union services and products. Continuous memory demands in recalling credit union policies and services, and state and federal regulations. Exposed to potentially hazardous conditions, i.e., robbery. Regular travel is required. This position may require extended or irregular hours. Continuous standing and/or sitting for long periods of time when providing member services or performing other duties related to the position. Occasional lifting up to 50 pounds. Occasional bending, squatting or kneeling to reach supplies on ground level. Occasional reaching above shoulder level to reach supplies overhead. Continuous use of hands in repetitive tasks such as simple grasping, twisting/turning of wrist; finger dexterity to perform various accounting duties such as a ten-key calculator, typing, and entering data into the computer system. Continuous speaking and hearing for interactions with members and co-workers. Continuous clarity of vision of 20 inches or less for normal processing of member transactions. Continuous clarity of vision of 20 feet or more for security purposes.

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Employee Signature

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Date

\_\_\_\_\_  
Supervisor Signature

\_\_\_\_\_  
Date