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Email Resume to: [Kferrari@sikorskyfcu.org](mailto:Kferrari@sikorskyfcu.org)

Position Title:	Secondary Marketing Specialist	FLSA:	Non-Exempt
Report to:	VP, Retail Delivery & Mortgage Lending	Grade:	49
Dept Unit:	Mortgage Lending	Date:	July 2016

### **General Summary**

The Secondary Marketing Specialist primary responsibility will be processing new home loan rate locks (internally and externally), rate change and extension requests, while adhering to and enforcing credit union pricing policies. Additionally, the Product and Pricing Coordinator will upload daily loan pricing into loan origination system and maintain loan product guidelines.

### **Key Essential Responsibilities**

1. Process lock requests in internal loan origination system and various 3<sup>rd</sup> party vendor systems. Additionally, process all change requests, reprice requests, and extension requests.
2. Provide support to Home Loan Consultants and Retail Branch staff for pricing inquiries, post lock questions/inquiries.
3. Generate daily rate file and upload loan rates to loan origination system.
4. Work closely with VP of Retail Delivery to implement system changes, testing and process flow enhancements.
5. Assist with loan sales to 3<sup>rd</sup> party investors (i.e. clearing post-closing issues, file transfer to investors, etc.).
6. Prepare and distribute daily production reports.
7. Provide support to Home Loan Consultants and Retail Branch staff for pricing inquiries, post lock questions/inquiries.
8. Ensures adherence to company policies and procedures and Banking/Credit Union Regulations.
9. Other duties may be assigned as needed.

### **Essential Skills, Knowledge and Requirements**

- High school diploma or equivalent. Bachelor's degree preferred.
- 1-2 years' experience in mortgage lending, loan operations, or secondary marketing preferred.
- An understanding of mortgage rate sheets, price adjustments and familiarity with Fannie Mae/FHLB secondary marketing guidelines. Ability to quickly learn the Credit Union's portfolio loan products.
- Excellent customer serviced skills and high sense of urgency.
- Must be able to successfully complete registration process with the Nationwide Mortgage Licensing System and Registry and to also annually renew and maintain registration throughout employment.
- Outstanding communication skills (written and verbal) with the ability to prioritize tasks to meet deadlines. Must be self-motivated with high sense of urgency. .
- Proficiency in Microsoft Word and Excel and knowledge of mortgage LOS systems. Familiarity with Lotus Notes a plus.



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Position Title:	Mortgage Underwriter	FLSA:	Exempt
Report to:	Mortgage Operations Manager	Grade:	51
Dept Unit:	Mortgage Lending	Date:	July 2016

### **General Summary**

The Mortgage Underwriter is responsible for underwriting real estate loans in accordance with secondary market investor and internal portfolio guidelines.

### **Key Essential Responsibilities**

1. Underwrites residential first mortgages loans in accordance with secondary market investor guidelines and internal portfolio guidelines.
2. Submits files through DU or LP and interprets findings. Requests, receives and reviews all loan documentation. Reviews and signs off on real estate appraisal and title work and submits file to investor/contract underwriter/mortgage insurance company for final approval.
3. Works with Home Loan Consultant and Mortgage Operations Staff to clear all outstanding loan conditions.
4. Communicates loan status with members, branch staff, Credit Union loan fulfillment team and vendors. Updates LOS system.
5. Prepares and submits credit policy waiver requests to Mortgage Operations Manager (for consideration).
6. Resolves underwriting-related post-closing issues on assigned files.
7. Collaborates with management to effectively manage risk.
8. Takes additional underwriting courses as assigned by the Operations Manager.
9. Promotes and maintains a positive work atmosphere by communicating in a manner consistent with professional standards to work effectively with members, co-workers, management and vendors.
10. Keeps abreast of industry developments including, but not limited to changes in regulations and technology.
11. Ensures adherence to company policies and procedures and Banking/Credit Union Regulations/state and federal laws.
12. Performs additional duties as required.

### **Essential Skills, Knowledge and Requirements**

- High school diploma or equivalent. Bachelor's degree strongly preferred. Will consider experience in lieu of degree.
- 3 to 5 years of relevant experience in mortgage underwriting or processing.
- Strong knowledge/understanding of loan pricing / LLPA's. Ability to review all supplemental loan docs, credit reports, real estate appraisals and title work as well as manage a pipeline. Proficiency with DU and LP.
- Excellent communication, organizational and analytical skills with a keen attention to detail. Must possess a strong sense of urgency with the ability to effectively manage time, work in a fast paced environment and meet deadlines.
- Must be able to successfully complete the registration process as a mortgage loan originator (MLO) with the Nationwide Mortgage Licensing System and Registry (NMLS). The ability to annually renew and maintain registration throughout employment.
- Proficiency in MS Word and Excel and a variety of mortgage lending Loan Origination Systems. Lotus Notes and Mortgagebot experience a plus.



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Position Title:	Home Loan Consultant	FLSA:	Non-Exempt
Report to:	VP, Retail Delivery & Mortgage Lending	Grade:	49
Dept Unit:	Mortgage Lending	Date:	September 2015

### **General Summary**

The Home Loan Consultant originates mortgage and home equity loans in accordance with all credit union policies and procedures. This person regularly meets with members in person or over the phone to discuss payment and equity objectives and select a home loan consistent with their long and short term financial goals.

### **Key Essential Responsibilities**

1. Achieves Credit Union loan volume goals. Actively seeks mortgage and home equity applications from borrowers/members in need of real estate secured loans.
2. Services Credit Union branches in assigned territory to follow up on referrals and assist in training staff members with lending needs whenever necessary.
3. Actively calls on Real Estate Agents, Attorneys, and Financial Professionals in assigned territory to solicit referral business.
4. Participates in SFCU networking functions, Homebuyer Seminars and other functions to increase awareness of SFCU mortgage and home equity lending programs.
5. Interviews mortgage loan applicants to explain mortgage products and obtain all key financial and loan related information. Completes loan application and submits loan file to mortgage fulfillment team.
6. Performs loan pre-approvals to analyze member's credit profile and determine eligible loan programs. Counsels members to help determine the loan program that best suits their financial needs. Cross-sells other credit union products and services when appropriate.
7. Communicates credit terms (interest rate, loan terms/repayment method, disclosures, costs, etc.) and all loan status to member from application through closing. Ensures that all terms re within credit union policy and in compliance with RESPA, ECOA, and TILA.
8. Promotes and maintains a positive work atmosphere by communicating in a manner consistent with professional standards to work effectively with members, co-workers, management and vendors.
9. Keeps abreast of industry developments including, but not limited to changes in regulations and technology.
10. Ensures adherence to company policies and procedures and Banking/Credit Union Regulations.
11. Performs additional duties as required.

### **Essential Skills, Knowledge and Requirements**

1. High school diploma or equivalent. Bachelor's degree preferred.
2. A minimum of 2 years' experience originating residential mortgage loans.
3. Familiarity with Fannie Mae and FHLB secondary marketing guidelines. Ability to quickly learn the Credit Union's portfolio loan products. Must understand residential loan pricing.
4. Must be able to successfully complete registration process with the Nationwide Mortgage Licensing System and Registry and to also annually renew and maintain registration throughout employment.
5. Valid driver's license with a clean record with reliable transportation. Ability to travel up to 50%.
6. Outstanding communication skills with the ability to prioritize tasks to meet deadlines. Must be self-motivated and goal driven.
7. Proficiency in Microsoft Office and knowledge of mortgage LOS systems. Familiarity with Lotus Notes a plus.