



## HORIZON FEDERAL CREDIT UNION POSITION DESCRIPTION

<b>POSITION DESCRIPTION:</b>	Mortgage Specialist
<b>REPORTING TO:</b>	Real Estate Lending Manager
<b>DEPARTMENT:</b>	Lending Department
<b>FLSA STATUS:</b>	Exempt
<b>SALARY RANGE:</b>	Commission With Draw Option

Horizon understands our employees are the credit union's greatest asset. We recruit and develop enthusiastic, engaged, and empowered individuals to take ownership of each and every member experience to ensure the member is receiving exemplary service. Together, we strive to provide a brighter financial future for our staff, our members, and our surrounding communities.

***Our staff is driven by a common passion to be the BEST by doing whatever it takes to exceed the expectations of our members and internal team. They are determined to differentiate our Credit Union in the marketplace through our obsession for delivering superior quality and professionalism. They are collectively focused on conducting all business, internally and externally, with the highest degree of honesty, integrity, consistency, and ethics.***

### POSITION OBJECTIVE

Manage the mortgage loan process, ensuring members receive an exceptional experience from application through closing. Builds viable business partnerships throughout our chartered counties to generate and increase mortgage loan production.

### RESPONSIBILITIES

1. Serves as ambassador of the Horizon Federal Credit Union (Horizon) brand. Continuously demonstrates the Credit Union's mission, vision, and core values in all interactions with current and prospective members, colleagues, vendors, and members of the community.
2. Takes ownership of the application process; effectively communicating with members, realtors, and staff, assisting with the application and securing the necessary supporting documentation, scheduling appointments, and proactively follow-up with parties throughout the entire process.
3. Consults with applicants to identify and recommend appropriate mortgage loan programs to meet their individual needs.
4. Coordinates with loan processors to ensure efficient mortgage workflow.
5. Proactively enhances Horizon's mortgage program by meeting with prospective borrowers, realtors, and builders.
6. Conducts presentations, workshops, and/or one-on-one meetings with prospective borrowers, realtors, and builders to educate and inform about Horizon's mortgage program.
7. Manages mortgage Book of Business for current and prospective clients.

8. Proactively increases mortgage business through relationship-building activities; including visiting realtor offices, attending open houses, meeting with industry professionals, etc.
9. Attends, participates, and presents at the credit union and community events; including but not limited to chamber events, business lunches, etc.
10. Collaborates with Lending Manager to maintain and enhance working relationship with third-party mortgage partner(s).
11. Achieves individual sales goals in an ethical manner, adhering to Horizon's mortgage guidelines and government regulations.
12. Reviews loan applications and documentation to ensure they are complete, accurate, and compliant with credit union policies and procedures, and government regulations.
13. Collaborates with Lending Manager, Marketing, and branch departments to implement special promotions, training, and other initiatives to increase mortgage awareness and enhance the portfolio.
14. Maintains up-to-date and comprehensive knowledge of all Horizon loan products and services. Explain, promote, and refer to relevant products to meet the borrowing needs of each member. Explore opportunities to expand the member relationships by cross-selling additional products, as appropriate to the members' needs.
15. Maintains comprehensive knowledge of all mortgage programs, including procedures, rules, and regulations; keeps abreast of any changes.
16. Communicates in person, over the phone, and through email in a clear, diplomatic, and professional manner.
17. Prevents controllably losses by strict adherence to security, compliance, and fraud & prevention policies and procedures.
18. Adheres to all policies and procedures described in the Employee Handbook.
19. Actively seeks solutions to member and team service complaints and escalates accordingly.
20. Proactively recommends improvements in lending best practices to enhance operations.
21. Provides exceptional service to members and staff.
22. Actively participates in internal and external educational programs, schools, or conferences to continually develop greater knowledge and expertise. Take initiative for personal career development and seek opportunities to learn new skills.
23. Completes annual mandatory compliance and other training.
24. Willingly participates in Credit Union functions, committees, and events on a volunteer basis or as reasonably requested.
25. Willingly works flexible hours including evenings, Saturdays, and Sundays to meet established goals.
26. Travel required within Horizon's field of membership.
27. Completes all other duties as assigned and/or required.

## QUALIFICATIONS

**Education and Experience:** Associate's Degree from accredited college or university; Bachelor's preferred.

**Other:**

- 2 years' minimum customer service, lending, or retail experience.
- NMLS required

- Proven track record of consistently meeting or exceeding established sales goals.
- Exceptional understanding of mortgage loan processing functions including VA, FHA, and conventional lending. Knowledge of mortgage-related requirements, procedures, and underwriting criteria.
- Established, successful relationship with mortgage industry professionals, highly desired.
- Maintain a professional demeanor in appearance, communication, and action.
- Ability to work independently, with limited direct supervision.
- Possess a high level of interpersonal communication, both verbal and written.
- Maintain confidentiality of all members and employees, their business dealings, and transactions.
- Solid working knowledge of PC-based programs.

**Language Skills:**

Ability to read, analyze, and interpret financial reports and documents, periodicals, journals, reference resources, and training and policy manuals. Ability to prepare business letters and other professional correspondence using the prescribed format and conforming to rules of grammar, diction, and style. Ability to conduct training, communicate at panel discussions, and conduct professional presentations.

**Mathematical Skills:**

Ability to compute discount, interest, profit, and loss; commission markup and selling price; and ratio, proportion, and percentage. Able to perform very simple algebra.

**Reasoning Skills:**

Ability to apply logical or scientific thinking to define problems, collect data, establish facts, and draw conclusions. Able to interpret a variety of technical instructions and can deal with multiple variables.

**Physical Requirements:**

Primarily sedentary work; employee will be seated a majority of the day. Able to exert up to 10 pounds of force, occasionally. While performing the duties of this job, the employee is required to use fingers to make small movements such as typing, picking up small objects, or pinching fingers together.

Must possess sufficient manual dexterity to skillfully operate standard office equipment, including but not limited to: computer mouse and keyboard, facsimile machine, photocopier, telephone, and calculator. Must be able to view and read written words and numbers from paper and computer screens. Must be able to hear verbal communication in normal volume, pitch, and tone in person and over the telephone.

The physical demands described are representative of those required to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Note:** Job descriptions are intended to be accurate reflections of those principal job elements essential for making decisions pertaining to compensation. They should not be considered to be an exhaustive list of all responsibilities, skills, efforts, or working conditions associated with the position.

***I acknowledge that I have read and understood the above job description. I am physically and mentally capable of handling the above responsibilities.***

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

**This is not to be construed as an employment contract.**

**This job description does not alter the Employment-AT-Will relationship in any way.**