HORIZON FEDERAL CREDIT UNION
POSITION DESCRIPTION

POSITION DESCRIPTION: Real Estate Lending Professional

REPORTING TO: Real Estate Lending Manager

DEPARTMENT: Real Estate Lending

FLSA STATUS: Non-Exempt

SALARY RANGE:

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

Creates an exceptional member experience to all individuals throughout the real estate and mortgage process. Takes ownership of the process from application through completion of loan documentation.

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 perspective members, colleagues, vendors, and members of the community.
2. Assists with managing the pipeline for all real estate loans (mortgage and home equity); analyzes available information, and works with underwriters, realtors, and other professionals to effectively move loan files through the process.
3. Reviews loan applications and documentation to ensure they are complete, accurate, and compliant with credit union policies and procedures, and government regulations.
4. Obtains and reviews all supporting loan documents; including but not limited to credit reports, employment verification, real estate appraisals, flood certifications, insurance, etc.
5. Interprets, negotiates, and processes conditions set by investors in order to close and fund loan on time.
6. Prepares and issues conditional loan approvals, declinations, and rate lock agreements for borrowers.
7. Prepares detailed wire requests and files for real estate loan closings.
8. Prepares loan closing documents.
9. Prepares and file additional documents after disbursement, as required.
10. Prepares files for package and delivery to third party investors, as required.

11. Evaluates real estate pipeline to ensure loan files are closed in compliance with credit union standards and guidelines.
12. Investigates missing, incomplete, or questionable information. Follows up with the proper individuals to ensure all information is verifiable and complete.
13. Reviews, monitors, and follows up as appropriate to ensure information is communicated in a clear and timely manner.
14. Collaborates with Consumer Lending Department to ensure the best possible lending experience for our members.
15. Maintains an up to date and comprehensive knowledge of all Horizon lending products and services. Explain, promote, and refer 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.
16. Maintains a comprehensive knowledge of all real estate loans and related services, including procedures, rules, and regulations; keeps abreast of any changes.
17. Communicates with colleagues and members regarding loan status, answer questions, and resolve issues.
18. Communicates in person, over the phone, and through email in a clear, diplomatic, and professional manner.
19. Prevents controllably losses by strict adherence to security, compliance, and fraud & prevention policies and procedures.
20. Adheres to all policies and procedures described in the Employee Handbook.
21. Actively seeks solutions to member and team service complaints and escalates accordingly.
22. Proactively recommends improvements in lending best practices to enhance operations.
23. Provides exceptional service to members and staff.
24. Assists with developing and enhancing department policies and procedures.
25. Trains and supports the development of Lending Professionals.
26. 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.
27. Completes annual mandatory compliance and other trainings.
28. Willingly participate in Credit Union functions, committees, and events on a volunteer basis or as reasonably requested.
29. Willingly works occasional evenings and Saturdays if necessary.
30. Completes all other duties as assigned and/or required.

QUALIFICATIONS

Education and Experience: High school diploma or equivalent.

Other:

- Two years' minimum customer service, lending, or retail experience.
- NMLS required
- Exceptional understanding of mortgage loan processing functions including VA, FHA and conventional lending. Knowledge of mortgage related requirements, procedures and underwriting criteria.
- Thorough comprehension of credit union's consumer loan and real estate documents.
- Maintains a professional demeanor in appearance, communication, and action.
- Possesses a high level of interpersonal communication, both verbal and written.
- Maintains 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 confirming to rules of grammar, diction, and style. Ability to comprehend and respond to common inquires or complaints, and effectively present job-related information to members and colleagues.

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. 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 screen. 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 understand 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.