



northwest **plus** credit union

Position Title: Mortgage Loan Processor
Exempt: Non-Exempt
Location: Everett
Reports To: Mortgage Lending Manager

SUMMARY:

In this position you will work with the Mortgage team processing mortgage application files. You will work closely with other Loan Processor(s) and report directly to the Mortgage Lending Manager.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Other duties may be assigned;

- Responsible for providing exceptional member service to all members and/or applicants. Ensuring documents, information, communication and service is consistently delivered in high quality to both internal and external member that is in alignment with our mission to provide an Excellent Member Experience.
- Represent the credit union in a courteous, honest and professional manner.
- Review all new mortgage application requests when received from the originators. Provide details of any items that may be needed or questions to be addressed.
- Review underwriting stipulations & be aware of what they are, to assure satisfying such conditions prior to closing.
- Become familiar with and adhere to our Real Estate Lending policies and procedures.
- Become familiar with and adhere to Real Estate Lending rules and regulations.
- Order appraisals, title reports, verifications, etc. as needed.
- Be familiar with the different mortgage insurance vendors in order to be able to submit a file for coverage.
- Demonstrate ability to do general calculations to qualify income, determine debt to income ratio, loan to value ratios, perform general math as needed.
- Document all changes and/or communications for the file in the Loan Origination system.
- Knowledge of or ability to learn the USDA on line system (GUS) in order to input and/or make changes to files, and submit for guarantee approval.
- Communicate with the Loan Originator/Mortgage Loan Manager regarding the status of loans. Reach out to applicant(s) as needed for additional documentation or information.



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- Re-disclose loans as necessary when changes occur.
- Prepare file for final underwriting review when all documentation/information has been received.
- Prepare documents needed for closing the loan. Provide documents to the appropriate parties on files that are required to close through escrow.
- Perform or cause to be performed all other functions that may be required by immediate supervisor.
- Working experience with general office equipment to include software programs; which include proficient usage of Microsoft Word and Excel, email, phones, 10 key calculator, printers and scanners (this is not an all-inclusive list).
- Ability to; multi task, set priorities, demonstration proficient attention to details, meet deadlines and be well organized.
- 85 - 90% of this job requires data-entry and/or keyboard work

PERFORMANCE STANDARDS:

Performs assigned duties with minimal direct supervision once proper training is completed.

QUALIFICATION REQUIREMENTS:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Ability to work independently.
- Familiarity with the credit union systems, preferred.
- Excellent communication skills, customer service, verbal and written communication.
- Neatness in appearance.
- Must be self motivated, detail oriented and highly organized with proven follow-up capabilities.
- Previous lending experience with at least 1 year mortgage processing experience preferred.
- Knowledge and understanding of Mortgage Lending Rules, Regulations and Laws preferred.

EDUCATION and/or EXPERIENCE:

High School diploma or equivalent required.

Mortgage processing experience not required but preferred.

Working Conditions



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Physical Demands

- Occasional standing and walking.
- Frequent sitting.
- Occasional lifting up to 20 pounds.
- Occasional pushing, pulling, or carrying up to 20 pounds.
- Occasional bending and squatting.
- Occasional reaching at or below shoulder level.
- Frequent use of hands in repetitive tasks such as simple grasping, typing motion, and twisting/turning of wrists.
- Frequent finger manipulation to perform various clerical duties such as typing, filing, writing, and entering data into the computer system.

Use of Senses

- Frequent talking and hearing in person and on the telephone.
- Frequent periods of time viewing a computer monitor.
- Frequent clarity of vision at 20 inches or more.
- Frequent clarity of vision at 20 inches or less.

Mental Demands

- Frequent interaction with others.
- Frequent deadlines to meet.
- Frequent attention to detail.
- Frequent alertness, precision, and concentration to ensure accuracy of transactions.
- Frequent use of initiative and problem-solving ability on routine matters.
- Frequent performing of basic numeric calculations, as well as writing, reading, comparing, and analyzing.
- Frequent use of initiative and problem-solving ability.

Environmental Demands

- Normal workday occasional overtime.
- Exposed to potentially hazardous conditions, i.e. Robbery.

NOTE: Job descriptions are not intended, and should not be constructed to be exhaustive lists of all responsibilities, skills, efforts, or working conditions associated with the job.

The credit union is an Equal Opportunity employer. Background reviews, including criminal and credit histories conducted prior to selection.