

Greenwood Credit Union is seeking an experienced, team oriented MORTGAGE LOAN PROCESSOR

The Mortgage Loan Processor is responsible for the accurate and timely processing of a variety residential mortgage loans, including purchases and refinance, from post-application through document preparation, closing, funding and delivery to investors in accordance with established Credit Union policies and procedures, legal and NCUA regulatory guidelines and the requirements of secondary markets and the National Mortgage Licensing System and Registry (NMLS) registration under the SAFE Act of 2008.

Essential duties include but are not limited to:

- Prepare and process mortgage loan records, files and correspondence from application through approval including verification of all documentation associated with the residential mortgage loan application; conduct loan interviews with borrowers when necessary.
- Ensure timely advance and final disclosures as required by law; order titles and appraisals; prepare adverse action notices as required; obtain all other Credit Union and secondary market underwriting requirements required to complete the loan file.
- Serve as liaison between borrowers, mortgage staff, and external industry partners, such as brokers, appraisal companies and attorneys to respond to inquiries, coordinate appraisals and closings, resolve problems, obtain all necessary documentation required for loan file and ensure efficient coordination and exchange of information.
- Prepare all required closing documents and assemble an accurate, completely documented and compliant closing package; ensure loan information is maintained and updated in the loan origination system.
- Coordinate sale of loan to investors and ensure timely and accurate disbursement of funds; Follow up with investors to clear conditions for funding.
- Perform various duties to ensure that the Credit Union collateral is secured including auditing loan documentation for accuracy and recording liens and assignments with the proper agencies.
- Perform loan underwriting duties, if needed, in the absence of the mortgage loan underwriter and other duties as assigned.
- Work in conjunction with other departments within the Credit Union to support each other's needs and the needs of the Credit Union members and prospective members.

Qualifications include but are not limited to:

- High school diploma or equivalent
- Minimum one (1) year of residential mortgage loan processing experience; Underwriting experience preferred
- Proficiency in loan origination systems
- Experience in and knowledge of FNMA/secondary market mortgage requirements, FHA/VA regulations, conventional loan requirements and real estate and title law
- Must demonstrate a high degree of professionalism with positive and professional image and demeanor
- Commitment to team environment, member confidentiality and outstanding member service
- Professional, well-developed interpersonal, relationship building, verbal and written communication skills
- Superior organizational skills and strong attention to detail
- High proficiency with Microsoft Office suite of products and internet based applications
- Must be fluent in English; Bilingual a plus
- Must be adaptable to various competing demands and meet deadlines in a fast paced environment

This position requires National Mortgage Licensing System and Registry (NMLS) registration under the SAFE Act of 2008.

All candidates will be required to consent to a background screening which may include criminal and credit checks.

A complete Job Description and analysis of the physical and mental demands of this position are available upon request.

Qualified applicants only should respond with cover letter and resume to hr-mortgage@greenwoodcu.org

Greenwood Credit Union is an Equal Opportunity/Affirmative Action Employer and therefore provides equal employment and advancement opportunities to all employees and applicants for employment without regard to race, color, ethnicity, religion, gender, pregnancy/childbirth, age, national origin, sexual orientation, gender identity or expression, disability or perceived disability, genetic information, citizenship, veteran or military status, marital or domestic partner status, or any other category protected by federal, state and/or local laws.