

**Real Estate Loan Originator**

**Role:**

To assist members with their mortgage lending needs: analyze loan requests and make credit decisions based on mortgage lending policy.

**Essential Functions & Responsibilities:**

* Markets the Credit Union’s mortgage lending program to companies and individuals within the real estate community.
* Reviews and evaluates information on mortgage loan documents to determine if buyer, property, and loan conditions meet bank and regulatory standards.
* Cross-sells other Credit Union services.
* Evaluates acceptability of loan on secondary mortgage markets.
* Calls or visits members who are delinquent on their loan payment to bring loan current.
* Assembles documents in loan file, including acceptance or denial, and returns file mortgage clerk.
* Keeps informed of current trends in mortgage lending and market factors affecting mortgage lending.
* Performs other related duties as assigned.

**Knowledge and Skills:**

**Experience:** Three to five years of similar or related experience.

**Education:** (1) A two-year college degree, or (2) completion of a specialized certification or licensing, or (3) completion of specialized training courses conducted by vendors, or (4) job-specific skills acquired through an apprenticeship program.

**Interpersonal Skills:** Work involves extensive personal contact with others and is of a personal or sensitive nature. Motivating, influencing, and/or training others is key at this level. Outside contacts become important and fostering sound relationships with other entities (companies and/or individuals) becomes necessary and often requires the ability to influence and/or sell ideas or services to others.

**Other Skills:** Must have good communication skills. Ten key calculator, typewriter, and keyboard skills.

**Please send resume to:** **hr@rrcu.org** **or River Region Credit Union, Attn: Human Resources, 3124 W. Edgewood Drive, Jefferson City, MO 65109**