

We are looking for an experienced Loan Officer to join our lending team.

**Job Responsibilities:**

- Provides information on Credit Union loan types and services to members and potential members.
- Interviews applicants and reviews residential loan application file to verify application data is complete and meets Credit Union standards.
- Makes contact with applicant, credit bureau, and employer to verify accuracy of information.
- Reviews trust deed loan applications for completeness, ensuring that each is properly prepared, documented, and approved according to loan policy.
- Arranges for appraisal of residential properties and title searches and obtains necessary documents.
- Approves mortgage loans in accordance with established lending limits and Credit Union policy and guidelines.
- Ensures all loans are processed in accordance with RESPA compliance laws.
- Handles mortgage servicing related functions including payoffs, reconveyances, and 1098 filings.
- Audits loan files and assists with HMDA reporting.
- Keeps informed of trends and developments in the local real estate market as well as changing rules and regulations pertaining to private and government insured loans.
- Provides quality service to members and cross-sells Credit Union products and services whenever possible.

**Knowledge and Skills:**

- Knowledge of regulations related to real estate loan processing.
- Proficiency in Word and Excel; familiarity with Calyx a plus.
- Excellent customer service skills.
- Excellent organizational skills and attention to detail.