



**ASSEMBLIES OF GOD CREDIT UNION
JOB DESCRIPTION**

TITLE:	Mortgage Loan Processor	CLASSIFICATION:	Non-Exempt
DEPARTMENT:	Mortgage Department	REPORTS TO:	Vice President, Director of Mortgage Lending
DATE:	January 2016	SUPERVISES:	N/A

General Summary

The primary function of the Mortgage Loan Processor is to ensure the timely and accurate package of all loans originated by our loan officers.

Essential Functions

- Gather information and process each file from pre-approval to closing.
- Input proper and correct loan information into the system for processing.
- Ensure all loan documentation is complete, accurate, verified and complies with AGCU policy.
- Verify loan documents, including income, credit, appraisals and title insurance.
- Prepare application for submittal to underwriting.
- Review file documentation to ensure all items that are needed have been requested and received.
- Collaborate with Mortgage Loan Officers on QC suspense conditions.
- Order and coordinate loan documents.
- Meet all crucial deadlines to allow for closing on the date requested.

Duties & Responsibilities

- Perform various administrative functions for assigned accounts, such as recording address changes and purging the records of deceased customers.
- Answer servicing related questions.
- Assume other duties and responsibilities as assigned by manager.

Education & Experience

- High School diploma or equivalent required.
- 1 year of loan processor experience is required.

- 2 years of loan processor experience preferred.

Skills

- Intermediate knowledge of MS Word, Excel and Outlook.
- PC / technology literate.
- Excellent telephone etiquette.
- Excellent verbal communication skills.
- Excellent listening skills.
- Must be able to multi-task while maintaining accuracy and confidentiality.
- Must be able to read, speak and write English.

Qualities & Characteristics:

- Personable and customer service oriented.
- Excellent people / relational skills.
- Self-starter.
- Exceptionally organized.
- Team oriented.
- Punctual.
- Accurate.
- Analytical.
- Highly detailed.
- Able to effectively manage time to meet hard deadlines.
- Able to maintain confidentiality.

Physical Demands & Work Environment:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is frequently required to sit and talk or hear. The employee is occasionally required to walk; use hands to operate, finger, handle, or feel objects, tools, or controls; and reach with hands and arms.

The employee must occasionally lift and/or move up to 15 pounds. Specific vision abilities required by this job include close vision and the ability to adjust focus.

The noise level in the work environment is usually moderately quiet. Regular work environment is a climate controlled office environment.

DISCLAIMER: The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required

of employees assigned to this job.

Note: When duties and responsibilities change or requirements change or develop, the job description will be reviewed and updated as soon as is practical. Job duties and responsibilities are subject to change at any time due to business necessity and changing business needs / requirements.

AGCU is an Equal Opportunity Employer. Because you matter, we offer a competitive compensation and benefit package, including the following:

- PPO Health Insurance
- Life Insurance in the amount of 2x your base annual wage (paid by AGCU)
- Supplemental Life Insurance
- Voluntary Whole Life Insurance
- Short & Long Term Disability Insurance (paid by AGCU)
- Dental Insurance
- Vision Insurance
- Employee Assistance Program (paid by AGCU)
- Wellness Program
- Flexible Spending Account (Medical & Dependent Care)
- 403b Retirement Plan with 100% match up to 6% after 1 year of employment
- Voluntary Supplemental Accident, Critical Illness and Hospital Insurance
- Voluntary Identity Theft Insurance